For intermediaries only

Product transfer guide

Mortgages made simple.

Complete FS
Your specialist packager distributor
023 8045 6999 (Option 2)
btl@complete-fs.co.uk
www.complete-fs.co.uk

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Introduction

As your client's existing LendInvest Buy-to-Let rate comes to an end, you can offer them exclusive incentives and switch seamlessly to one of our latest products. We offer hassle-free product transfers that remove the complexity for your Buy-to-Let customers and can save them money. For more information on eligibility.

Product options

This document summarises the full range of product transfer rates available.
Our Product Transfers are for pound-for-pound refinances only. For any element of capital raising we will currently require a new application.

BUY-TO-LET

lendinvest Mortgages

Standard properties TIER 1

Key features Regions England, Wales and Scotland Terms 3-30 years

Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 135% Additional rate (45%) 135% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.59%	8.59%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S12750002-140926
Standard	Fixed	2-years	75%	2.00%	6.74%	7.74%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S127512140-140926
Standard	Fixed	2-years	75%	3.00%	6.19%	8.19%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S12750031-140926
Standard	Fixed	2-years	75%	5.00%	5.14%	7.14%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S127512141-140926
Standard	Fixed	2-years	75%	7.00%	4.24%	6.24%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S127513419-140926
Standard	Fixed	5-years	75%	0.00%	6.84%	6.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S15750002-140926
Standard	Fixed	5-years	75%	2.00%	6.54%	6.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S157512142-140926
Standard	Fixed	5-years	75%	3.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S15750031-140926
Standard	Fixed	5-years	75%	5.00%	5.89%	5.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S157512143-140926
Standard	Fixed	5-years	75%	7.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S157513420-140926
Standard	Fixed	5-years	80%	0.00%	7.39%	7.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation excluding Method	S15800002-140926

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- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	80%	2.00%	6.94%	6.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	**Free legals** **Free valuation excluding Method**	S15802001-140926
Standard	Tracker	2-years	75%	1.75%	BBR + 2.59%	7.34%	BBR + 3.99%	0%/0%	£1,000,000	**Free legals** **Free valuation excluding Method**	S12759353-181225
Standard	Tracker	2-years	75%	3.00%	BBR + 1.69%	6.44%	BBR + 3.99%	2%/2%	£1,000,000	**Free legals** **Free valuation excluding Method**	S12759351-181225
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.49%	7.24%	BBR + 3.84%	0%/0%	£1,000,000	**Free legals** **Free valuation excluding Method**	S12759352-181225
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.59%	6.34%	BBR + 3.84%	2%/2%	£1,000,000	**Free legals** **Free valuation excluding Method**	S12759350-181225

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BUY-TO-LET

Standard properties TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 3-30 years

Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 135% Additional rate (45%) 135% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.89%	8.89%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S22750002-140926
Standard	Fixed	2-years	75%	2.00%	7.04%	8.04%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S227512145-140926
Standard	Fixed	5-years	75%	0.00%	7.39%	7.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S25750002-140926
Standard	Fixed	5-years	75%	2.00%	6.99%	6.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S257512146-140926

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BUY-TO-LET

Small HMO (up to 6 rooms) TIER 1

lendinvest Mortgages

Key features: Regions England, Wales and Scotland | Terms 3-30 years

Interest coverage ratios and assessment rates: Basic (20%) 120% | Higher rate (40%) 140% | Additional rate (45%) 140% | LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.64%	8.64%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH12750002-140926
Standard	Fixed	2-years	75%	2.00%	6.79%	7.79%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH127512147-140926
Standard	Fixed	2-years	75%	3.00%	6.24%	8.24%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH12750031-140926
Standard	Fixed	2-years	75%	5.00%	5.19%	7.19%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH127512148-140926
Standard	Fixed	2-years	75%	7.00%	4.29%	6.29%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH127513421-140926
Standard	Fixed	5-years	75%	0.00%	7.04%	7.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH15750002-140926
Standard	Fixed	5-years	75%	2.00%	6.64%	6.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH157512149-140926
Standard	Fixed	5-years	75%	3.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH15750031-140926
Standard	Fixed	5-years	75%	5.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH157512150-140926
Standard	Fixed	5-years	75%	7.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH157513422-140926
Standard	Fixed	5-years	80%	0.00%	7.49%	7.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	SH15800002-140926

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	80%	2.00%	7.04%	7.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	**Free legals** **Free valuation up to £500**	SH15802001-140926
Standard	Tracker	2-years	75%	1.75%	BBR + 2.69%	7.44%	BBR + 3.99%	0%/0%	£1,000,000	**Free legals** **Free valuation up to £500**	SH12759364-181225
Standard	Tracker	2-years	75%	3.00%	BBR + 1.79%	6.54%	BBR + 3.99%	2%/2%	£1,000,000	**Free legals** **Free valuation up to £500**	SH12759362-181225
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.59%	7.34%	BBR + 3.84%	0%/0%	£1,000,000	**Free legals** **Free valuation up to £500**	SH12759363-181225
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.69%	6.44%	BBR + 3.84%	2%/2%	£1,000,000	**Free legals** **Free valuation up to £500**	SH12759361-181225

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BUY-TO-LET

Small HMO (up to 6 rooms) TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 3-30 years

Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.94%	8.94%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH22750002-140926
Standard	Fixed	2-years	75%	2.00%	7.09%	8.09%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH227512152-140926
Standard	Fixed	5-years	75%	0.00%	7.49%	7.49%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH25750002-140926
Standard	Fixed	5-years	75%	2.00%	7.09%	7.09%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH257512153-140926

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BUY-TO-LET

lendinvest Mortgages

Large HMO (7 to 15 rooms) TIER 1

Key features Regions England, Wales and Scotland Terms 6-30 years

Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.74%	6.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH157011983-140926
Standard	Fixed	5-years	70%	5.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH157012299-140926
Standard	Fixed	5-years	75%	0.00%	7.19%	7.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LH15750002-140926
Standard	Fixed	5-years	75%	2.00%	6.79%	6.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LH15750021-140926
Standard	Fixed	5-years	75%	5.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LH15750051-140926
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	7.94%	BBR + 3.99%	2%/2%	£1,000,000	Free legals Free valuation up to £500	LH12709382-181225
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	7.04%	BBR + 3.99%	0%/0%	£1,000,000	Free legals Free valuation up to £500	LH12709380-181225
EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	7.84%	BBR + 3.84%	2%/2%	£1,000,000	Free legals Free valuation up to £500	LH12709381-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	6.94%	BBR + 3.84%	0%/0%	£1,000,000	Free legals Free valuation up to £500	LH12709379-181225

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BUY-TO-LET

Large HMO (7 to 15 rooms) TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 6-30 years

Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	7.19%	7.19%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	**Free legals** **Free valuation up to £500**	LH257011990-140926
Standard	Fixed	5-years	70%	5.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	**Free legals** **Free valuation up to £500**	LH257012300-140926
Standard	Fixed	5-years	75%	2.00%	7.24%	7.24%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	LH25750021-140926
Standard	Fixed	5-years	75%	5.00%	6.64%	6.64%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	LH25750051-140926

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BUY-TO-LET

Small MUFB (up to 6 units) TIER 1

lendinvest Mortgages

Key features: Regions England, Wales and Scotland | Terms 3-30 years

Interest coverage ratios and assessment rates: Basic (20%) 120% | Higher rate (40%) 140% | Additional rate (45%) 140% | LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.74%	8.74%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750002-140926
Standard	Fixed	2-years	75%	2.00%	6.84%	7.84%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750021-140926
Standard	Fixed	2-years	75%	3.00%	6.29%	8.29%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750031-140926
Standard	Fixed	2-years	75%	5.00%	5.24%	7.24%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750051-140926
Standard	Fixed	2-years	75%	7.00%	4.34%	6.34%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750071-140926
Standard	Fixed	5-years	75%	0.00%	7.09%	7.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750002-140926
Standard	Fixed	5-years	75%	2.00%	6.69%	6.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750021-140926
Standard	Fixed	5-years	75%	3.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750031-140926
Standard	Fixed	5-years	75%	5.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750051-140926
Standard	Fixed	5-years	75%	7.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750071-140926
Standard	Tracker	2-years	70%	1.75%	BBR + 2.69%	7.44%	BBR + 3.99%	2%/2%	£1,000,000	Free legals Free valuation up to £500	SM12709392-181225

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Tracker	2-years	70%	3.00%	BBR + 1.79%	6.54%	BBR + 3.99%	0%/0%	£1,000,000	**Free legals** **Free valuation up to £500**	SM12709390-181225
EPiC	Tracker	2-years	70%	1.75%	BBR + 2.59%	7.34%	BBR + 3.84%	2%/2%	£1,000,000	**Free legals** **Free valuation up to £500**	SM12709391-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 1.69%	6.44%	BBR + 3.84%	0%/0%	£1,000,000	**Free legals** **Free valuation up to £500**	SM12709389-181225

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BUY-TO-LET

Small MUFB (up to 6 units) TIER 2

lendinvest Mortgages

Key features: Regions England, Wales and Scotland | Terms 3-30 years

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	8.04%	9.04%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM22750002-140926
Standard	Fixed	2-years	75%	2.00%	7.14%	8.14%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM22750021-140926
Standard	Fixed	5-years	75%	0.00%	7.54%	7.54%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM5750002-140926
Standard	Fixed	5-years	75%	2.00%	7.14%	7.14%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM25750021-140926

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BUY-TO-LET

Large MUFB (7 to 20 units) TIER 1

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 6-30 years

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.74%	6.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM157012020-140926
Standard	Fixed	5-years	70%	5.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM157012303-140926
Standard	Fixed	5-years	75%	0.00%	7.19%	7.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM15750002-140926
Standard	Fixed	5-years	75%	2.00%	6.79%	6.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM15750021-140926
Standard	Fixed	5-years	75%	5.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM15750051-140926

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

BUY-TO-LET

Large MUFB (7 to 20 units) TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 6-30 years

Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	7.19%	7.19%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM257012027-140926
Standard	Fixed	5-years	70%	5.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM257012304-140926
Standard	Fixed	5-years	75%	2.00%	7.24%	7.24%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM25750021-140926
Standard	Fixed	5-years	75%	5.00%	6.64%	6.64%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM25750051-140926

BUY-TO-LET

Holiday let properties TIER 1

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 3-30 years

Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 135% Additional rate (45%) 135% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	2.00%	7.24%	8.24%	BBR + 4.99%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12752001-140926
Standard	Fixed	2-years	75%	5.00%	5.64%	7.64%	BBR + 4.99%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12755001-140926
Standard	Fixed	5-years	75%	2.00%	6.84%	6.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15752001-140926
Standard	Fixed	5-years	75%	5.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15755001-140926
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	7.94%	BBR + 3.99%	0%/0%	£750,000	Free legals Free valuation up to £500	HL12709349-181225
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	7.04%	BBR + 3.99%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12709347-181225
EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	7.84%	BBR + 3.84%	0%/0%	£750,000	Free legals Free valuation up to £500	HL12709348-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	6.94%	BBR + 3.84%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12709346-181225

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