

Help to Buy Product Range - Friday 5th April 2019

Term and Rate Type	Product Code	Initial Rate*	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate (APR)	Loan To Value (LTV)	Reservation Fee	Completion Fee	Minimum loan amount	Maximum Loan amount	Free Legal Fees	Cashback	Free Standard Valuation up to £500,000	10% Overpayments Permitted
up to 60% LTV														
2 Year Fixed Rate	EFXX951	2.45%	31.08.2021	2%, 1% of amount repaid	5.1%	60%	£0	£0	£50,000	£450,000	N	Y - £500	Y	Y
5 Year Fixed Rate	EFXX946	2.70%	31.08.2024	5%, 4%, 3%, 2%, 1% of amount repaid	4.7%	60%	£0	£0	£50,000	£450,000	N	Y - £500	Y	Y
up to 75% LTV														
2 Year Fixed Rate	EFXX949	2.55%	31.08.2021	2%, 1% of amount repaid	5.1%	75%	£0	£0	£50,000	£450,000	N	Y - £500	Y	Y
5 Year Fixed Rate	EFXX943	2.80%	31.08.2024	5%, 4%, 3%, 2%, 1% of amount repaid	4.7%	75%	£0	£0	£50,000	£450,000	N	Y - £500	Y	Y
Staircasing products - up to 95% LTV														
2 Year Fixed Rate	EFXX944	3.29%	31.08.2021	2%, 1% of amount repaid	5.3%	90%	£0	£0	£75,000	£450,000	N	Y - £1000	Y	Y
2 Year Fixed Rate	EFXX947	3.79%	31.08.2021	2%, 1% of amount repaid	5.4%	95%	£0	£0	£75,000	£450,000	N	Y - £1000	Y	Y

* Completion fees may be added to the loan provided the max LTV is not exceeded.

* On two and three year products after the initial rate, the interest rate will revert to a 1.50% discount from the Society's Standard Variable Rate (Current pay rate 4.49%) until 31.07.2024 then reverting to the Society's Standard Variable Rate (Currently 5.99%)