

Effective Thursday 28th February 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 Legals	£500 Cashback	Free Standard Valuation up to £500,000
5 Year Fixed Rate	EFXX839	2.59%	31.07.2024	5%,4%,3%,2%,1% of amount repaid	4.6%	60%	£0	£0	£50,000	£1,000,000	N	Y	Y
5 Year Fixed Rate	EFXX880	2.91%	31.07.2024	5%,4%,3%,2%,1% of amount repaid	4.8%	90%	£0	£0	£50,000	£500,000	N	Y	Y

* 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%)

These products are available to postcoded areas: NE, SR, DH, TD15, TD12, DL, TS, CA1 - 11.