

Effective Thursday 17th January 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
2 Year Fixed Rate	EFXX675	2.31%	31.03.2021	2%,1% of amount repaid	5.3%	80%	£0	£0	£50,000	£1,000,000	N	Y	Y
5 Year Fixed Rate	EFXX678	2.59%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	4.6%	80%	£0	£0	£50,000	£1,000,000	N	Y	Y
2 Year Fixed Rate	EFXX676	2.70%	31.03.2021	2%,1% of amount repaid	5.4%	90%	£0	£0	£50,000	£500,000	N	Y	Y
5 Year Fixed Rate	EFXX679	2.90%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	4.8%	90%	£0	£0	£50,000	£500,000	N	Y	Y
2 Year Fixed Rate	EFXX741	3.25%	30.04.2021	2%,1% of amount repaid	5.6%	95%	£0	£0	£50,000	£300,000	N	Y	Y
5 Year Fixed Rate	EFXX680	3.55%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	5.2%	95%	£0	£0	£50,000	£300,000	N	Y	Y

* After initial rate, the interest rate will revert 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.