

Effective from Friday 26th 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 (scheme ttr/Further adv min £1,000)	Maximum Loan amount	Free Legal Fees	Cashback	Free Standard Valuation up to £500,000
up to 80% LTV													
2 Year Fixed Rate HP & RMTG	EFFX006	2.45%	31.07.2021	2%,1% of amount repaid	5.1%	80%	£0	£0	£50,000	£1,000,000	N	Y	Y
2 Year Fixed Rate RMTG	EFFX004	2.45%	31.07.2021	2%,1% of amount repaid	5.1%	80%	£0	£0	£50,000	£1,000,000	Y	N	Y
2 Year Fixed Rate	EFFX008	2.35%	31.07.2021	2%,1% of amount repaid	5.1%	80%	£0	£0	£10,000	£1,000,000	N	N	N
2 Year Fixed Rate	EFFX013	2.05%	31.07.2021	2%,1% of amount repaid	5.1%	80%	£199	£299	£10,000	£1,000,000	N	N	N
2 Year Fixed Rate	EFFX864	2.60%	31.07.2021	2%,1% of amount repaid	5.1%	80%	£0	£0	£75,000	£1,000,000	N	Y - £1000	Y
3 Year Fixed Rate HP & RMTG	EFFX025	2.49%	31.07.2022	3%, 2%, 1% of amount repaid	4.9%	80%	£0	£0	£50,000	£1,000,000	N	Y	Y
3 Year Fixed Rate RMTG	EFFX010	2.49%	31.07.2022	3%, 2%, 1% of amount repaid	4.9%	80%	£0	£0	£50,000	£1,000,000	Y	N	Y
3 Year Fixed Rate	EFFX019	2.15%	31.07.2022	3%, 2%, 1% of amount repaid	4.9%	80%	£199	£299	£10,000	£1,000,000	N	N	N
5 Year Fixed Rate HP & RMTG	EFFX016	2.85%	31.07.2024	5%,4%,3%,2%,1% of amount repaid	4.7%	80%	£0	£0	£50,000	£1,000,000	N	Y	Y
5 Year Fixed Rate RMTG	EFFX012	2.85%	31.07.2024	5%,4%,3%,2%,1% of amount repaid	4.7%	80%	£0	£0	£50,000	£1,000,000	Y	N	Y
5 Year Fixed Rate	EFFX015	2.69%	31.07.2024	5%,4%,3%,2%,1% of amount repaid	4.7%	80%	£199	£299	£10,000	£1,000,000	N	N	N
up to 90% LTV													
2 Year Fixed Rate HP & RMTG	EFFX017	2.74%	31.07.2021	2%,1% of amount repaid	5.2%	90%	£0	£0	£50,000	£500,000	N	Y - £500	Y
2 Year Fixed Rate RMTG	EFFX023	2.74%	31.07.2021	2%,1% of amount repaid	5.2%	90%	£0	£0	£50,000	£500,000	Y	N	Y
2 Year Fixed Rate	EFFX021	2.28%	31.07.2021	2%,1% of amount repaid	5.1%	90%	£199	£299+	£10,000	£500,000	N	N	N
2 Year Base Rate Tracker (Fee assisted)	EBRT062	2.15%	31.07.2021	N/A	5.0%	90%	£0	£0	£10,000	£1,000,000	N	N	N
5 Year Fixed Rate HP & RMTG	EFFX876	2.93%	31.07.2024	5%,4%,3%,2%,1% of amount repaid	4.8%	90%	£0	£0	£50,000	£500,000	N	Y - £500	Y
5 Year Fixed Rate RMTG	EFFX883	2.93%	31.07.2024	5%,4%,3%,2%,1% of amount repaid	4.8%	90%	£0	£0	£50,000	£500,000	Y	N	Y
5 Year Fixed Rate	EFFX884	2.71%	31.07.2024	5%,4%,3%,2%,1% of amount repaid	4.7%	90%	£199	£299+	£10,000	£500,000	N	N	N
up to 95% LTV													
2 Year Fixed Rate HP & RMTG	EFFX931	2.59%	31.07.2021	2%,1% of amount repaid	5.2%	95%	£199	£299+	£10,000	£400,000	N	N	N
2 Year Fixed Rate HP & RMTG	EFFX888	3.05%	31.07.2021	2%,1% of amount repaid	5.2%	95%	£0	£0	£10,000	£400,000	N	N	N
2 Year Fixed Rate HP & RMTG	EFFX897	3.55%	31.07.2021	2%,1% of amount repaid	5.3%	95%	£0	£0	£75,000	£400,000	N	Y - £1000	Y
2 Year Fixed Rate HP & RMTG	EFFX937	3.12%	31.07.2021	2%,1% of amount repaid	5.3%	95%	£0	£0	£50,000	£400,000	N	Y - £500	Y
2 Year Fixed Rate RMTG	EFFX935	3.12%	31.07.2021	2%,1% of amount repaid	5.3%	95%	£0	£0	£50,000	£400,000	Y	N	Y
2 Year Base Rate Tracker (Fee assisted)	EBRT060	2.54%	31.07.2021	N/A	5.1%	95%	£0	£0	£10,000	£400,000	N	N	N
5 Year Fixed Rate HP & RMTG	EFFX942	3.25%	31.07.2024	5%,4%,3%,2%,1% of amount repaid	5.0%	95%	£199	£299+	£10,000	£400,000	N	N	N
5 Year Fixed Rate HP & RMTG	EFFX878	3.39%	31.07.2024	5%,4%,3%,2%,1% of amount repaid	5.0%	95%	£0	£0	£10,000	£400,000	N	N	N
5 Year Fixed Rate HP & RMTG	EFFX877	3.75%	31.07.2024	5%,4%,3%,2%,1% of amount repaid	5.1%	95%	£0	£0	£75,000	£400,000	N	Y - £1000	Y
5 Year Fixed Rate HP & RMTG	EFFX934	3.45%	31.07.2024	5%,4%,3%,2%,1% of amount repaid	5.0%	95%	£0	£0	£50,000	£400,000	N	Y - £500	Y
5 Year Fixed Rate RMTG	EFFX933	3.45%	31.07.2024	5%,4%,3%,2%,1% of amount repaid	5.0%	95%	£0	£0	£50,000	£400,000	Y	N	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%)