

Effective from Tuesday 8th January 2019

Term and Rate Type	Product Code	Initial Rate*	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate (APR)	Loan To Value (LTV)	Reservatio n Fee	Completion Fee	Minimum Loan amount (scheme if/for further adv. min £1,000)	Maximum Loan amount	Free Legal Fees	£500 Cashback	Free Standard Valuation up to £500,000
up to 60% LTV													
2 Year Fixed Rate HP & RMTG	EFXX654	2.31%	31.03.2021	2%,1% of amount repaid	5.3%	60%	£0	£0	£50,000	£1,000,000	N	Y	Y
2 Year Fixed Rate RMTG	EFXX653	2.31%	31.03.2021	2%,1% of amount repaid	5.3%	60%	£0	£0	£50,000	£1,000,000	Y	N	Y
2 Year Fixed Rate	EFXX651	2.19%	31.03.2021	2%,1% of amount repaid	5.3%	60%	£0	£0	£10,000	£1,000,000	N	N	N
2 Year Fixed Rate	EFXX644	1.85%	31.03.2021	2%,1% of amount repaid	5.3%	60%	£199	£299+	£10,000	£1,000,000	N	N	N
2 Year Fixed Rate	EFXX646	1.89%	31.03.2021	N/A	5.3%	60%	£199	£800+	£10,000	£1,000,000	N	N	N
2 Year Fixed Rate	EFXX690	2.55%	31.03.2021	2%,1% of amount repaid	5.4%	60%	£0	£0	£75,000	£1,000,000	N	Y- £1000	Y
2 Year Base Rate Tracker (Fee assisted)	EBRT057	1.90%	31.03.2021	N/A	5.3%	60%	£0	£0	£10,000	£1,000,000	N	N	N
2 Year Base Rate Tracker	EBRT056	1.80%	31.03.2021	N/A	5.3%	60%	£199	£299	£10,000	£1,000,000	N	N	N
5 Year Fixed Rate HP & RMTG	EFXX670	2.65%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	4.7%	60%	£0	£0	£50,000	£1,000,000	N	Y	Y
5 Year Fixed Rate RMTG	EFXX669	2.65%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	4.7%	60%	£0	£0	£50,000	£1,000,000	Y	N	Y
5 Year Fixed Rate	EFXX663	2.49%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	4.6%	60%	£199	£299+	£10,000	£1,000,000	N	N	N
up to 70% LTV													
2 Year Fixed Rate HP & RMTG	EFXX655	2.33%	31.03.2021	2%,1% of amount repaid	5.4%	70%	£0	£0	£50,000	£1,000,000	N	Y	Y
2 Year Fixed Rate RMTG	EFXX656	2.33%	31.03.2021	2%,1% of amount repaid	5.4%	70%	£0	£0	£50,000	£1,000,000	Y	N	Y
2 Year Fixed Rate	EFXX645	1.87%	31.03.2021	2%,1% of amount repaid	5.3%	70%	£199	£299+	£10,000	£1,000,000	N	N	N
5 Year Fixed Rate HP & RMTG	EFXX672	2.69%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	4.7%	70%	£0	£0	£50,000	£1,000,000	N	Y	Y
5 Year Fixed Rate RMTG	EFXX671	2.69%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	4.7%	70%	£0	£0	£50,000	£1,000,000	Y	N	Y
5 Year Fixed Rate	EFXX664	2.52%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	4.6%	70%	£199	£299+	£10,000	£1,000,000	N	N	N
up to 75% LTV													
2 Year Fixed Rate HP & RMTG	EFXX658	2.36%	31.03.2021	2%,1% of amount repaid	5.4%	75%	£0	£0	£50,000	£1,000,000	N	Y	Y
2 Year Fixed Rate RMTG	EFXX657	2.36%	31.03.2021	2%,1% of amount repaid	5.4%	75%	£0	£0	£50,000	£1,000,000	Y	N	Y
2 Year Fixed Rate	EFXX647	1.89%	31.03.2021	2%,1% of amount repaid	5.3%	75%	£199	£299+	£10,000	£1,000,000	N	N	N
5 Year Fixed Rate HP & RMTG	EFXX674	2.75%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	4.7%	75%	£0	£0	£50,000	£1,000,000	N	Y	Y
5 Year Fixed Rate RMTG	EFXX673	2.75%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	4.7%	75%	£0	£0	£50,000	£1,000,000	Y	N	Y
5 Year Fixed Rate	EFXX665	2.55%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	4.7%	75%	£199	£299+	£10,000	£1,000,000	N	N	N
up to 80% LTV													
2 Year Fixed Rate HP & RMTG	EFXX659	2.39%	31.03.2021	2%,1% of amount repaid	5.4%	80%	£0	£0	£50,000	£1,000,000	N	Y	Y
2 Year Fixed Rate RMTG	EFXX660	2.39%	31.03.2021	2%,1% of amount repaid	5.4%	80%	£0	£0	£50,000	£1,000,000	Y	N	Y
2 Year Fixed Rate	EFXX652	2.25%	31.03.2021	2%,1% of amount repaid	5.3%	80%	£0	£0	£10,000	£1,000,000	N	N	N
2 Year Base Rate Tracker (Fee assisted)	EBRT059	2.05%	31.03.2021	N/A	5.3%	80%	£0	£0	£10,000	£1,000,000	N	N	N
2 Year Base Rate Tracker	EBRT058	1.95%	31.03.2021	N/A	5.3%	80%	£199	£299	£10,000	£1,000,000	N	N	N
2 Year Fixed Rate	EFXX648	1.92%	31.03.2021	2%,1% of amount repaid	5.3%	80%	£199	£299	£10,000	£1,000,000	N	N	N
2 Year Fixed Rate	EFXX649	1.99%	31.03.2021	N/A	5.4%	80%	£199	£800+	£10,000	£1,000,000	N	N	N
2 Year Fixed Rate	EFXX666	2.60%	31.03.2021	2%,1% of amount repaid	5.4%	80%	£0	£0	£75,000	£1,000,000	N	Y- £1000	Y
3 Year Fixed Rate HP & RMTG	EFXX661	2.44%	31.03.2022	3%, 2%, 1% of amount repaid	5.1%	80%	£0	£0	£50,000	£1,000,000	N	Y	Y
3 Year Fixed Rate RMTG	EFXX662	2.44%	31.03.2022	3%, 2%, 1% of amount repaid	5.1%	80%	£0	£0	£50,000	£1,000,000	Y	N	Y
3 Year Fixed Rate	EFXX650	2.09%	31.03.2022	3%, 2%, 1% of amount repaid	5.0%	80%	£199	£299	£10,000	£1,000,000	N	N	N
5 Year Fixed Rate HP & RMTG	EFXX698	2.79%	31.03.2024	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	EFXX682	2.79%	31.03.2024	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	EFXX681	2.59%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	4.7%	80%	£199	£299	£10,000	£1,000,000	N	N	N

* Completion fees may be added to the loan provided the max LTV is not exceeded.
 † After initial rate, the interest rate will revert to the Society's Standard Variable Rate (Currently 5.99%)

Effective from 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 (scheme ttr/Further adv min £1,000)	Maximum Loan amount	Free Legal Fees	Cashback	Free Standard Valuation up to £500,000
up to 85% LTV													
2 Year Fixed Rate HP & RMTG	EFXX699	2.65%	31.03.2021	2%,1% of amount repaid	5.5%	85%	£0	£0	£50,000	£500,000	N	Y - £500	Y
2 Year Fixed Rate RMTG	EFXX668	2.65%	31.03.2021	2%,1% of amount repaid	5.5%	85%	£0	£0	£50,000	£500,000	Y	N	Y
2 Year Fixed Rate	EFXX700	2.19%	31.03.2021	2%,1% of amount repaid	5.4%	85%	£199	£299+	£10,000	£500,000	N	N	N
5 Year Fixed Rate HP & RMTG	EFXX696	2.89%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	5.0%	85%	£0	£0	£50,000	£500,000	N	Y - £500	Y
5 Year Fixed Rate RMTG	EFXX686	2.89%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	5.0%	85%	£0	£0	£50,000	£500,000	Y	N	Y
5 Year Fixed Rate	EFXX694	2.69%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	4.9%	85%	£199	£299+	£10,000	£500,000	N	N	N
up to 90% LTV													
2 Year Fixed Rate HP & RMTG	EFXX693	2.75%	31.03.2021	2%,1% of amount repaid	5.5%	90%	£0	£0	£50,000	£500,000	N	Y - £500	Y
2 Year Fixed Rate RMTG	EFXX683	2.75%	31.03.2021	2%,1% of amount repaid	5.5%	90%	£0	£0	£50,000	£500,000	Y	N	Y
2 Year Fixed Rate	EFXX695	2.25%	31.03.2021	2%,1% of amount repaid	5.5%	90%	£199	£299+	£10,000	£500,000	N	N	N
5 Year Fixed Rate HP & RMTG	EFXX688	2.95%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	5.1%	90%	£0	£0	£50,000	£500,000	N	Y - £500	Y
5 Year Fixed Rate RMTG	EFXX692	2.95%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	5.1%	90%	£0	£0	£50,000	£500,000	Y	N	Y
5 Year Fixed Rate	EFXX687	2.75%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	5.0%	90%	£199	£299+	£10,000	£500,000	N	N	N
up to 95% LTV													
2 Year Fixed Rate HP & RMTG	EFXX746	2.85%	30.04.2021	2%,1% of amount repaid	5.6%	95%	£199	£299+	£10,000	£300,000	N	N	N
2 Year Fixed Rate HP & RMTG	EFXX743	3.29%	30.04.2021	2%,1% of amount repaid	5.6%	95%	£0	£0	£50,000	£300,000	N	Y - £500	Y
2 Year Fixed Rate RMTG	EFXX742	3.29%	30.04.2021	2%,1% of amount repaid	5.6%	95%	£0	£0	£50,000	£300,000	Y	N	Y
2 Year Fixed Rate HP & RMTG	EFXX747	3.05%	30.04.2021	2%,1% of amount repaid	5.6%	95%	£0	£0	£10,000	£300,000	N	N	N
2 Year Fixed Rate HP & RMTG	EFXX685	3.79%	31.03.2021	2%,1% of amount repaid	5.7%	95%	£0	£0	£75,000	£300,000	N	Y - £1000	Y
All in One 2 Year Fixed Rate	EFXX684	3.69%	31.03.2021	2%,1% of amount repaid	5.7%	95%	£0	£0	£10,000	£300,000	Y	N	Y
5 Year Fixed Rate HP & RMTG	EFXX748	3.35%	30.04.2024	5%,4%,3%,2%,1% of amount repaid	5.1%	95%	£199	£299+	£10,000	£300,000	N	N	N
5 Year Fixed Rate HP & RMTG	EFXX745	3.50%	30.04.2024	5%,4%,3%,2%,1% of amount repaid	5.1%	95%	£0	£0	£50,000	£300,000	N	Y - £500	Y
5 Year Fixed Rate RMTG	EFXX744	3.50%	30.04.2024	5%,4%,3%,2%,1% of amount repaid	5.1%	95%	£0	£0	£50,000	£300,000	Y	N	Y
5 Year Fixed Rate HP & RMTG	EFXX749	3.45%	30.04.2024	5%,4%,3%,2%,1% of amount repaid	5.1%	95%	£0	£0	£10,000	£300,000	N	N	N
5 Year Fixed Rate HP & RMTG	EFXX697	3.95%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	5.3%	95%	£0	£0	£75,000	£300,000	N	Y - £1000	Y
All in One 5 Year Fixed Rate	EFXX691	3.85%	31.03.2024	5%,4%,3%,2%,1% of amount repaid	5.3%	95%	£0	£0	£10,000	£300,000	Y	N	Y
Standard Variable Rate													
Standard Variable Rate	VAR1908	5.99%	N/A	N/A	6.2%	95%	£0	£0	£10,000	£300,000	Y	Y - £300	Y

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* After initial rate, the interest rate will revert to the Society's Standard Variable Rate (Currently 5.99%)