

Effective Friday 18th January 2019

Term and Rate Type	Product Code	Initial Rate	Maturity Date	Rate After Maturity	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	Increased Overpayments Permitted (10% per annum)
Joint Mortgage Sole Proprietor															
2 Year Fixed Rate	JMSP012	2.39%	31.05.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.4%	60%	£0	£0	£25,000	£1,000,000	N	Y - £500	Y	Y
5 Year Fixed Rate	JMSP019	2.79%	31.05.2024	SVR Currently 5.99%	5%, 4%, 3%, 2%, 1% of amount repaid	4.7%	60%	£0	£0	£25,000	£1,000,000	N	Y - £500	Y	Y
2 Year Fixed Rate	JMSP013	2.85%	31.05.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.5%	85%	£0	£0	£25,000	£500,000	N	Y - £500	Y	Y
5 Year Fixed Rate	JMSP017	3.19%	31.05.2024	SVR Currently 5.99%	5%, 4%, 3%, 2%, 1% of amount repaid	4.9%	85%	£0	£0	£25,000	£500,000	N	Y - £500	Y	Y
2 Year Fixed Rate	JMSP016	3.05%	31.05.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.5%	90%	£0	£0	£25,000	£500,000	N	Y - £500	Y	Y
5 Year Fixed Rate	JMSP015	3.39%	31.05.2024	SVR Currently 5.99%	5%, 4%, 3%, 2%, 1% of amount repaid	5.0%	90%	£0	£0	£25,000	£500,000	N	Y - £500	Y	Y
2 Year Fixed Rate	JMSP014	3.85%	31.05.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.7%	95%	£0	£0	£25,000	£300,000	N	Y - £500	Y	Y
5 Year Fixed Rate	JMSP018	4.19%	31.05.2024	SVR Currently 5.99%	5%, 4%, 3%, 2%, 1% of amount repaid	5.4%	95%	£0	£0	£25,000	£300,000	N	Y - £500	Y	Y