

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 Legal Fees	Cashback	Free Standard Valuation up to £500,000	Increased Overpayments Permitted (10% per annum)
Joint Mortgage Sole Proprietor														
2 Year Fixed Rate	JMSP020	2.39%	31.05.2021	2%, 1% of amount repaid	5.1%	60%	£0	£0	£25,000	£1,000,000	N	Y - £500	Y	Y
5 Year Fixed Rate	JMSP019	2.79%	31.05.2024	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	JMSP022	2.85%	31.05.2021	2%, 1% of amount repaid	5.2%	85%	£0	£0	£25,000	£500,000	N	Y - £500	Y	Y
5 Year Fixed Rate	JMSP017	3.19%	31.05.2024	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	2%, 1% of amount repaid	5.2%	90%	£0	£0	£25,000	£500,000	N	Y - £500	Y	Y
5 Year Fixed Rate	JMSP015	3.39%	31.05.2024	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	JMSP17	3.85%	31.05.2021	2%, 1% of amount repaid	5.4%	95%	£0	£0	£25,000	£400,000	N	Y - £500	Y	Y
5 Year Fixed Rate	JMSP018	4.19%	31.05.2024	5%, 4%, 3%, 2%, 1% of amount repaid	5.4%	95%	£0	£0	£25,000	£400,000	N	Y - £500	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%)