



This document is for use by mortgage intermediaries and other professionals only

Existing Customer Exclusive Range

We offer a comprehensive range of mortgage products – this guide outlines the rates, fees, features and benefits to your client.

Whatever your clients needs and circumstances we will have a product to suit.

To contact your local Business Development Manager please visit our website:
<http://www.newcastleis.co.uk/MeetTheBDMTeam.aspx> or call our Intermediary Support Team on 0345 602 2338.

Our lines are open 8am - 6pm Monday to Friday with live chat available 9am - 5pm

Or email us at: intermediary.lending@newcastle.co.uk

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Existing Customer Product Range



Effective Tuesday 1st December 2020

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 60% LTV - Two Year Products										
2 Year Fixed Rate										
Product Code EFFX779	1.71%	28.02.2023	2%, 1% of amount repaid	3.70%	60%	£0	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate (Fee Assisted)										
Product Code EFFX780	2.09%	28.02.2023	2%, 1% of amount repaid	3.70%	60%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Base Rate Tracker										
Product Code EBRT099	1.99%	28.02.2023	N/a	3.70%	60%	£0	£999	£1,000	£1,000,000	N/a
Up to 60% LTV - Five Year Products										
5 Year Fixed Rate										
Product Code EFFX781	2.09%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.30%	60%	£0	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate (Fee Assisted)										
Product Code EFFX782	2.39%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.40%	60%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Up to 80% LTV - Two Year Products										
2 Year Discounted Rate										
Product Code EDIS097	1.79%	30.04.2023	2%, 1% of amount repaid	3.70%	80%	£0	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Discounted Rate (Fee Assisted)										
Product Code EDIS099	2.35%	30.04.2023	2%, 1% of amount repaid	3.70%	80%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate										
Product Code EFFX783	1.89%	28.02.2023	2%, 1% of amount repaid	3.70%	80%	£0	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate (Fee Assisted)										
Product Code EFFX784	2.15%	28.02.2023	2%, 1% of amount repaid	3.70%	80%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Base Rate Tracker										
Product Code EBRT100	1.99%	28.02.2023	N/a	3.70%	80%	£0	£999	£1,000	£1,000,000	N/a
Up to 80% LTV - Three Year Products										
3 Year Fixed Rate										
Product Code EFFX793	2.29%	29.02.2024	3%, 2%, 1% of amount repaid	3.60%	80%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Up to 80% LTV - Five Year Products										
5 Year Fixed Rate										
Product Code EFFX785	2.29%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.40%	80%	£0	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate (Fee Assisted)										
Product Code EFFX786	2.39%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.40%	80%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.										
** Products will revert to the Society's Standard Variable Rate (Currently 3.96%)										

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 85% LTV - Two Year Products										
2 Year Fixed Rate (Fee Assisted) Product Code EFFX787	2.49%	28.02.2023	2%, 1% of amount repaid	3.80%	85%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Up to 85% LTV - Five Year Products										
5 Year Fixed Rate (Fee Assisted) Product Code EFFX788	2.99%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.60%	85%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Up to 90% LTV - Two Year Products										
2 Year Fixed Rate (Fee Assisted) Product Code EFFX789	2.99%	28.02.2023	2%, 1% of amount repaid	3.90%	90%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Up to 90% LTV - Five Year Products										
5 Year Fixed Rate (Fee Assisted) Product Code EFFX791	3.49%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.80%	90%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Up to 95% LTV - Two Year Products										
2 Year Fixed Rate (Fee Assisted) Product Code EFFX790	3.49%	28.02.2023	2%, 1% of amount repaid	3.90%	95%	£0	£0	£1,000	£400,000	Increased Overpayments Permitted (10% per annum)
Up to 95% LTV - Five Year Products										
5 Year Fixed Rate (Fee Assisted) Product Code EFFX792	3.99%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	4.00%	95%	£0	£0	£1,000	£400,000	Increased Overpayments Permitted (10% per annum)
* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.										
** Products will revert to the Society's Standard Variable Rate (Currently 3.96%)										

Buy to Let range - Effective Tuesday 1st December 2020

Term and Rate Type	Initial Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Buy-To-Let (Consumer & Business) - Two Year Product										
2 Year Fixed Rate	2.40%	28.02.2023	2%, 1% of amount repaid	3.70%	75%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code CON - EBTL410 BUS - EBTL411										
Buy-To-Let (Consumer & Business) - Five Year Product										
5 Year Fixed Rate (Fee Assisted)	2.49%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	75%	£0	£999	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code CON - EBTL413 BUS - EBTL412										
5 Year Fixed Rate (Fee Assisted)	2.70%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	75%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code CON - EBTL415 BUS - EBTL414										

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)

Joint Mortgage Sole Proprietor range - Effective Tuesday 1st December 2020

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 80% LTV										
2 Year Fixed Rate	2.95%	28.02.2023	2%, 1% of amount repaid	3.90%	80%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Product Code JMSP060										
5 Year Fixed Rate	3.49%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.80%	80%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Product Code JMSP061										

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)

Large Loan range - Effective Tuesday 1st December 2020

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 60% LTV										
2 Year Fixed Rate										
Product Code EFFX795	1.99%	28.02.2023	2%, 1% of amount repaid	3.70%	60%	£0	£1,999	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate										
Product Code EFFX801	2.49%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	60%	£0	£1,999	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum)
Up to 70% LTV										
2 Year Fixed Rate										
Product Code EFFX796	1.99%	28.02.2023	2%, 1% of amount repaid	3.70%	70%	£0	£1,999	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate										
Product Code EFFX800	2.49%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	70%	£0	£1,999	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum)
Up to 75% LTV										
2 Year Fixed Rate										
Product Code EFFX797	1.99%	28.02.2023	2%, 1% of amount repaid	3.70%	75%	£0	£1,999	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate										
Product Code EFFX798	2.49%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	75%	£0	£1,999	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum)
Up to 80% LTV										
2 Year Fixed Rate										
Product Code EFFX794	1.99%	28.02.2023	2%, 1% of amount repaid	3.70%	80%	£0	£1,999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate										
Product Code EFFX799	2.49%	28.02.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	80%	£0	£1,999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert to the Society's Standard Variable Rate (Currently 3.96%)