

**This guide is for use by professional intermediaries only**  
**Rates valid 6 June 2014 – 23 June 2014**

## Products

### What mortgage options are open to your clients?

Please ensure you refer to the current lending LTVs as borrowing limits and restrictions may apply.  
 Products may not always be available up to the maximum LTV displayed below.

| <b>First Time Buyer</b> (All Home Buyer New products are also available to First Time Buyers)  |              |                |             |            |            |
|--|--------------|----------------|-------------|------------|------------|
| Code   | Initial rate | Term           | Fee         | LTV*       | Max loan   |
| <b>Fixed</b>   |              |                |             |            |            |
| <b>66874</b>   | <b>2.09%</b> | <b>2 years</b> | <b>£499</b> | <b>60%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase to first time buyers only (except Equity Share)<br>Minimum loan of £25k |              |                |             |            |            |
| <b>66875</b>   | <b>2.19%</b> | <b>2 years</b> | <b>£499</b> | <b>70%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase to first time buyers only(except Equity Share)<br>Minimum loan of £25k  |              |                |             |            |            |
| <b>66953</b>   | <b>2.49%</b> | <b>3 years</b> | <b>£499</b> | <b>60%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase to first time buyers only(except Equity Share)<br>Minimum loan of £25k  |              |                |             |            |            |
| <b>66876</b>   | <b>2.54%</b> | <b>2 years</b> | <b>£499</b> | <b>75%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase to first time buyers only(except Equity Share)<br>Minimum loan of £25k  |              |                |             |            |            |
| <b>66954</b>   | <b>2.59%</b> | <b>3 years</b> | <b>£499</b> | <b>70%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase to first time buyers only(except Equity Share)<br>Minimum loan of £25k  |              |                |             |            |            |
| <b>66877</b>   | <b>2.79%</b> | <b>2 years</b> | <b>£499</b> | <b>80%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase to first time buyers only(except Equity Share)<br>Minimum loan of £25k  |              |                |             |            |            |
| <b>66955</b>   | <b>2.94%</b> | <b>3 years</b> | <b>£499</b> | <b>75%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase to first time buyers only(except Equity Share)<br>Minimum loan of £25k  |              |                |             |            |            |
| <b>66956</b>   | <b>3.19%</b> | <b>3 years</b> | <b>£499</b> | <b>80%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase to first time buyers only(except Equity Share)<br>Minimum loan of £25k  |              |                |             |            |            |

|   |                                    |                |             |            |              |
|---|------------------------------------|----------------|-------------|------------|--------------|
| <b>67154</b>  | <b>3.19%</b>                       | <b>5 years</b> | <b>£499</b> | <b>60%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable)        |                                    |                |             |            |              |
| Available for purchase to first time buyers only(except Equity Share) |                                    |                |             |            |              |
| Minimum loan of £25k  |                                    |                |             |            |              |
| <b>66878</b>  | <b>3.24%</b>                       | <b>2 years</b> | <b>£499</b> | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)        |                                    |                |             |            |              |
| Available for purchase to first time buyers only(except Equity Share) |                                    |                |             |            |              |
| Minimum loan of £25k  |                                    |                |             |            |              |
| <b>67155</b>  | <b>3.29%</b>                       | <b>5 years</b> | <b>£499</b> | <b>70%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable)        |                                    |                |             |            |              |
| Available for purchase to first time buyers only(except Equity Share) |                                    |                |             |            |              |
| Minimum loan of £25k  |                                    |                |             |            |              |
| <b>66957</b>  | <b>3.64%</b>                       | <b>3 years</b> | <b>£499</b> | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)        |                                    |                |             |            |              |
| Available for purchase to first time buyers only(except Equity Share) |                                    |                |             |            |              |
| Minimum loan of £25k  |                                    |                |             |            |              |
| <b>67156</b>  | <b>3.64%</b>                       | <b>5 years</b> | <b>£499</b> | <b>75%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable)        |                                    |                |             |            |              |
| Available for purchase to first time buyers only(except Equity Share) |                                    |                |             |            |              |
| Minimum loan of £25k  |                                    |                |             |            |              |
| <b>67157</b>  | <b>3.89%</b>                       | <b>5 years</b> | <b>£499</b> | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable)        |                                    |                |             |            |              |
| Available for purchase to first time buyers only(except Equity Share) |                                    |                |             |            |              |
| Minimum loan of £25k  |                                    |                |             |            |              |
| <b>66879</b>  | <b>4.19%</b>                       | <b>2 years</b> | <b>£499</b> | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)        |                                    |                |             |            |              |
| Available for purchase to first time buyers only(except Equity Share) |                                    |                |             |            |              |
| Minimum loan of £25k  |                                    |                |             |            |              |
| <b>67158</b>  | <b>4.34%</b>                       | <b>5 years</b> | <b>£499</b> | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)        |                                    |                |             |            |              |
| Available for purchase to first time buyers only(except Equity Share) |                                    |                |             |            |              |
| Minimum loan of £25k  |                                    |                |             |            |              |
| <b>66958</b>  | <b>4.59%</b>                       | <b>3 years</b> | <b>£499</b> | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)        |                                    |                |             |            |              |
| Available for purchase to first time buyers only(except Equity Share) |                                    |                |             |            |              |
| Minimum loan of £25k  |                                    |                |             |            |              |
| <b>67159</b>  | <b>5.29%</b>                       | <b>5 years</b> | <b>£499</b> | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)        |                                    |                |             |            |              |
| Available for purchase to first time buyers only(except Equity Share) |                                    |                |             |            |              |
| Minimum loan of £25k  |                                    |                |             |            |              |
| <b>Tracker</b> (linked to current BBR)                                |                                    |                |             |            |              |
| <b>67225</b>  | <b>2.09%</b><br><b>(BBR+1.59%)</b> | <b>2 years</b> | <b>£499</b> | <b>60%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable)        |                                    |                |             |            |              |
| Available for purchase to first time buyers only(except Equity Share) |                                    |                |             |            |              |
| Minimum loan of £25k  |                                    |                |             |            |              |
| Switch and Fix option available                                       |                                    |                |             |            |              |
| <b>67226</b>  | <b>2.19%</b><br><b>(BBR+1.69%)</b> | <b>2 years</b> | <b>£499</b> | <b>70%</b> | <b>£1m</b>   |

Reverts to standard mortgage rate - currently 3.99% (variable)  
 Available for purchase to first time buyers only(except Equity Share)  
 Minimum loan of £25k  
 Switch and Fix option available

**67227**                      **2.54%**  
**(BBR+2.04%)**              **2 years**              **£499**              **75%**              **£1m**

Reverts to standard mortgage rate - currently 3.99% (variable)  
 Available for purchase to first time buyers only(except Equity Share)  
 Minimum loan of £25k  
 Switch and Fix option available

**67228**                      **2.79%**  
**(BBR+2.29%)**              **2 years**              **£499**              **80%**              **£1m**

Reverts to standard mortgage rate - currently 3.99% (variable)  
 Available for purchase to first time buyers only(except Equity Share)  
 Minimum loan of £25k  
 Switch and Fix option available

**67229**                      **3.24%**  
**(BBR+2.74%)**              **2 years**              **£499**              **85%**              **£750k**

Reverts to standard mortgage rate - currently 3.99% (variable)  
 Available for purchase to first time buyers only(except Equity Share)  
 Minimum loan of £25k  
 Switch and Fix option available

### Home Buyer Existing

| Code  | Initial rate | Term           | Fee         | LTV*       | Max loan   |
|---|--------------|----------------|-------------|------------|------------|
| <b>Fixed</b>  |              |                |             |            |            |
| <b>66902</b>  | <b>1.99%</b> | <b>2 years</b> | <b>£999</b> | <b>60%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase only (except Equity Share)<br>Minimum loan of £5k    |              |                |             |            |            |
| <b>66903</b>  | <b>2.09%</b> | <b>2 years</b> | <b>£999</b> | <b>70%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase only (except Equity Share)<br>Minimum loan of £5k    |              |                |             |            |            |
| <b>66981</b>  | <b>2.39%</b> | <b>3 years</b> | <b>£999</b> | <b>60%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase only (except Equity Share)<br>Minimum loan of £5k    |              |                |             |            |            |
| <b>67299</b>  | <b>2.39%</b> | <b>2 years</b> | <b>£99</b>  | <b>60%</b> | <b>£2m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase only (including Equity Share)<br>Minimum loan of £5k |              |                |             |            |            |
| <b>66904</b>  | <b>2.44%</b> | <b>2 years</b> | <b>£999</b> | <b>75%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase only (except Equity Share)<br>Minimum loan of £5k    |              |                |             |            |            |
| <b>66982</b>  | <b>2.49%</b> | <b>3 years</b> | <b>£999</b> | <b>70%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for purchase only (except Equity Share)                           |              |                |             |            |            |

|  |              |              |                |             |            |              |
|--|--------------|--------------|----------------|-------------|------------|--------------|
| Minimum loan of £5k  | <b>67300</b> | <b>2.49%</b> | <b>2 years</b> | <b>£99</b>  | <b>70%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>66905</b> | <b>2.69%</b> | <b>2 years</b> | <b>£999</b> | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67381</b> | <b>2.69%</b> | <b>3 years</b> | <b>£99</b>  | <b>60%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67382</b> | <b>2.79%</b> | <b>3 years</b> | <b>£99</b>  | <b>70%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>66983</b> | <b>2.84%</b> | <b>3 years</b> | <b>£999</b> | <b>75%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67301</b> | <b>2.84%</b> | <b>2 years</b> | <b>£99</b>  | <b>75%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>66984</b> | <b>3.09%</b> | <b>3 years</b> | <b>£999</b> | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67182</b> | <b>3.09%</b> | <b>5 years</b> | <b>£999</b> | <b>60%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67302</b> | <b>3.09%</b> | <b>2 years</b> | <b>£99</b>  | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>66906</b> | <b>3.14%</b> | <b>2 years</b> | <b>£999</b> | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67383</b> | <b>3.14%</b> | <b>3 years</b> | <b>£99</b>  | <b>75%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67183</b> | <b>3.19%</b> | <b>5 years</b> | <b>£999</b> | <b>70%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |

|  |              |              |                |             |            |              |
|--|--------------|--------------|----------------|-------------|------------|--------------|
| Minimum loan of £5k  | <b>67568</b> | <b>3.29%</b> | <b>5 years</b> | <b>£99</b>  | <b>60%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67384</b> | <b>3.39%</b> | <b>3 years</b> | <b>£99</b>  | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67569</b> | <b>3.39%</b> | <b>5 years</b> | <b>£99</b>  | <b>70%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>66985</b> | <b>3.54%</b> | <b>3 years</b> | <b>£999</b> | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67184</b> | <b>3.54%</b> | <b>5 years</b> | <b>£999</b> | <b>75%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67303</b> | <b>3.54%</b> | <b>2 years</b> | <b>£99</b>  | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67570</b> | <b>3.74%</b> | <b>5 years</b> | <b>£99</b>  | <b>75%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67185</b> | <b>3.79%</b> | <b>5 years</b> | <b>£999</b> | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67385</b> | <b>3.84%</b> | <b>3 years</b> | <b>£99</b>  | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67571</b> | <b>3.99%</b> | <b>5 years</b> | <b>£99</b>  | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>66907</b> | <b>4.09%</b> | <b>2 years</b> | <b>£999</b> | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67186</b> | <b>4.24%</b> | <b>5 years</b> | <b>£999</b> | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |

|  |              |              |                |             |            |              |
|--|--------------|--------------|----------------|-------------|------------|--------------|
| Minimum loan of £5k  | <b>67572</b> | <b>4.44%</b> | <b>5 years</b> | <b>£99</b>  | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>66986</b> | <b>4.49%</b> | <b>3 years</b> | <b>£999</b> | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67304</b> | <b>4.49%</b> | <b>2 years</b> | <b>£99</b>  | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67386</b> | <b>4.79%</b> | <b>3 years</b> | <b>£99</b>  | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>66908</b> | <b>4.89%</b> | <b>2 years</b> | <b>£999</b> | <b>95%</b> | <b>£350k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67187</b> | <b>5.19%</b> | <b>5 years</b> | <b>£999</b> | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>66987</b> | <b>5.29%</b> | <b>3 years</b> | <b>£999</b> | <b>95%</b> | <b>£350k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67305</b> | <b>5.29%</b> | <b>2 years</b> | <b>£99</b>  | <b>95%</b> | <b>£350k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67573</b> | <b>5.39%</b> | <b>5 years</b> | <b>£99</b>  | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67387</b> | <b>5.59%</b> | <b>3 years</b> | <b>£99</b>  | <b>95%</b> | <b>£350k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67188</b> | <b>5.99%</b> | <b>5 years</b> | <b>£999</b> | <b>95%</b> | <b>£350k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £5k  | <b>67574</b> | <b>6.19%</b> | <b>5 years</b> | <b>£99</b>  | <b>95%</b> | <b>£350k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |

| Minimum loan of £5k  |                                    |                |             |            |              |
|--|------------------------------------|----------------|-------------|------------|--------------|
| <b>Tracker</b> (linked to current BBR)                         |                                    |                |             |            |              |
| <b>67235</b>   | <b>1.99%</b><br><b>(BBR+1.49%)</b> | <b>2 years</b> | <b>£999</b> | <b>60%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |                                    |                |             |            |              |
| Available for purchase only (except Equity Share)              |                                    |                |             |            |              |
| Minimum loan of £5k  |                                    |                |             |            |              |
| Switch and Fix option available                                |                                    |                |             |            |              |
| <b>67236</b>   | <b>2.09%</b><br><b>(BBR+1.59%)</b> | <b>2 years</b> | <b>£999</b> | <b>70%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |                                    |                |             |            |              |
| Available for purchase only (except Equity Share)              |                                    |                |             |            |              |
| Minimum loan of £5k  |                                    |                |             |            |              |
| Switch and Fix option available                                |                                    |                |             |            |              |
| <b>67618</b>   | <b>2.39%</b><br><b>(BBR+1.89%)</b> | <b>2 years</b> | <b>£99</b>  | <b>60%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |                                    |                |             |            |              |
| Available for purchase only (including Equity Share)           |                                    |                |             |            |              |
| Minimum loan of £5k  |                                    |                |             |            |              |
| Switch and Fix option available                                |                                    |                |             |            |              |
| <b>67237</b>   | <b>2.44%</b><br><b>(BBR+1.94%)</b> | <b>2 years</b> | <b>£999</b> | <b>75%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |                                    |                |             |            |              |
| Available for purchase only (except Equity Share)              |                                    |                |             |            |              |
| Minimum loan of £5k  |                                    |                |             |            |              |
| Switch and Fix option available                                |                                    |                |             |            |              |
| <b>67619</b>   | <b>2.49%</b><br><b>(BBR+1.99%)</b> | <b>2 years</b> | <b>£99</b>  | <b>70%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |                                    |                |             |            |              |
| Available for purchase only (including Equity Share)           |                                    |                |             |            |              |
| Minimum loan of £5k  |                                    |                |             |            |              |
| Switch and Fix option available                                |                                    |                |             |            |              |
| <b>67238</b>   | <b>2.69%</b><br><b>(BBR+2.19%)</b> | <b>2 years</b> | <b>£999</b> | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |                                    |                |             |            |              |
| Available for purchase only (except Equity Share)              |                                    |                |             |            |              |
| Minimum loan of £5k  |                                    |                |             |            |              |
| Switch and Fix option available                                |                                    |                |             |            |              |
| <b>67620</b>   | <b>2.84%</b><br><b>(BBR+2.34%)</b> | <b>2 years</b> | <b>£99</b>  | <b>75%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |                                    |                |             |            |              |
| Available for purchase only (including Equity Share)           |                                    |                |             |            |              |
| Minimum loan of £5k  |                                    |                |             |            |              |
| Switch and Fix option available                                |                                    |                |             |            |              |
| <b>67621</b>   | <b>3.09%</b><br><b>(BBR+2.59%)</b> | <b>2 years</b> | <b>£99</b>  | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |                                    |                |             |            |              |
| Available for purchase only (including Equity Share)           |                                    |                |             |            |              |
| Minimum loan of £5k  |                                    |                |             |            |              |
| Switch and Fix option available                                |                                    |                |             |            |              |
| <b>67239</b>   | <b>3.14%</b><br><b>(BBR+2.64%)</b> | <b>2 years</b> | <b>£999</b> | <b>85%</b> | <b>£750k</b> |

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (except Equity Share)

Minimum loan of £5k

Switch and Fix option available

|              |                                    |                |            |            |              |
|--------------|------------------------------------|----------------|------------|------------|--------------|
| <b>67622</b> | <b>3.54%</b><br><b>(BBR+3.04%)</b> | <b>2 years</b> | <b>£99</b> | <b>85%</b> | <b>£750k</b> |
|--------------|------------------------------------|----------------|------------|------------|--------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (including Equity Share)

Minimum loan of £5k

Switch and Fix option available

### Home Buyer New

| Code | Initial rate | Term | Fee | LTV* | Max loan |
|------|--------------|------|-----|------|----------|
|------|--------------|------|-----|------|----------|

Fixed

|              |              |                |             |            |            |
|--------------|--------------|----------------|-------------|------------|------------|
| <b>66888</b> | <b>2.09%</b> | <b>2 years</b> | <b>£999</b> | <b>60%</b> | <b>£1m</b> |
|--------------|--------------|----------------|-------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (except Equity Share)

Minimum loan of £25k

|              |              |                |             |            |            |
|--------------|--------------|----------------|-------------|------------|------------|
| <b>66889</b> | <b>2.19%</b> | <b>2 years</b> | <b>£999</b> | <b>70%</b> | <b>£1m</b> |
|--------------|--------------|----------------|-------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (except Equity Share)

Minimum loan of £25k

|              |              |                |             |            |            |
|--------------|--------------|----------------|-------------|------------|------------|
| <b>66967</b> | <b>2.49%</b> | <b>3 years</b> | <b>£999</b> | <b>60%</b> | <b>£1m</b> |
|--------------|--------------|----------------|-------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (except Equity Share)

Minimum loan of £25k

|              |              |                |            |            |            |
|--------------|--------------|----------------|------------|------------|------------|
| <b>67283</b> | <b>2.49%</b> | <b>2 years</b> | <b>£99</b> | <b>60%</b> | <b>£2m</b> |
|--------------|--------------|----------------|------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (including Equity Share)

Minimum loan of £25k

|              |              |                |             |            |            |
|--------------|--------------|----------------|-------------|------------|------------|
| <b>66890</b> | <b>2.54%</b> | <b>2 years</b> | <b>£999</b> | <b>75%</b> | <b>£1m</b> |
|--------------|--------------|----------------|-------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (except Equity Share)

Minimum loan of £25k

|              |              |                |             |            |            |
|--------------|--------------|----------------|-------------|------------|------------|
| <b>66968</b> | <b>2.59%</b> | <b>3 years</b> | <b>£999</b> | <b>70%</b> | <b>£1m</b> |
|--------------|--------------|----------------|-------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (except Equity Share)

Minimum loan of £25k

|              |              |                |            |            |            |
|--------------|--------------|----------------|------------|------------|------------|
| <b>67284</b> | <b>2.59%</b> | <b>2 years</b> | <b>£99</b> | <b>70%</b> | <b>£2m</b> |
|--------------|--------------|----------------|------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (including Equity Share)

Minimum loan of £25k

|              |              |                |             |            |            |
|--------------|--------------|----------------|-------------|------------|------------|
| <b>66891</b> | <b>2.79%</b> | <b>2 years</b> | <b>£999</b> | <b>80%</b> | <b>£1m</b> |
|--------------|--------------|----------------|-------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (except Equity Share)

Minimum loan of £25k

|              |              |                |            |            |            |
|--------------|--------------|----------------|------------|------------|------------|
| <b>67365</b> | <b>2.79%</b> | <b>3 years</b> | <b>£99</b> | <b>60%</b> | <b>£2m</b> |
|--------------|--------------|----------------|------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for purchase only (including Equity Share)

|  |              |              |                |             |            |              |
|--|--------------|--------------|----------------|-------------|------------|--------------|
| Minimum loan of £25k   | <b>67366</b> | <b>2.89%</b> | <b>3 years</b> | <b>£99</b>  | <b>70%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>66969</b> | <b>2.94%</b> | <b>3 years</b> | <b>£999</b> | <b>75%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67285</b> | <b>2.94%</b> | <b>2 years</b> | <b>£99</b>  | <b>75%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>66970</b> | <b>3.19%</b> | <b>3 years</b> | <b>£999</b> | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67168</b> | <b>3.19%</b> | <b>5 years</b> | <b>£999</b> | <b>60%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67286</b> | <b>3.19%</b> | <b>2 years</b> | <b>£99</b>  | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>66892</b> | <b>3.24%</b> | <b>2 years</b> | <b>£999</b> | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67367</b> | <b>3.24%</b> | <b>3 years</b> | <b>£99</b>  | <b>75%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67169</b> | <b>3.29%</b> | <b>5 years</b> | <b>£999</b> | <b>70%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67552</b> | <b>3.39%</b> | <b>5 years</b> | <b>£99</b>  | <b>60%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67368</b> | <b>3.49%</b> | <b>3 years</b> | <b>£99</b>  | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67553</b> | <b>3.49%</b> | <b>5 years</b> | <b>£99</b>  | <b>70%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |

|  |              |              |                |             |            |              |
|--|--------------|--------------|----------------|-------------|------------|--------------|
| Minimum loan of £25k   | <b>66971</b> | <b>3.64%</b> | <b>3 years</b> | <b>£999</b> | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67170</b> | <b>3.64%</b> | <b>5 years</b> | <b>£999</b> | <b>75%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67287</b> | <b>3.64%</b> | <b>2 years</b> | <b>£99</b>  | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67554</b> | <b>3.84%</b> | <b>5 years</b> | <b>£99</b>  | <b>75%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67171</b> | <b>3.89%</b> | <b>5 years</b> | <b>£999</b> | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67369</b> | <b>3.94%</b> | <b>3 years</b> | <b>£99</b>  | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67555</b> | <b>4.09%</b> | <b>5 years</b> | <b>£99</b>  | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>66893</b> | <b>4.19%</b> | <b>2 years</b> | <b>£999</b> | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67172</b> | <b>4.34%</b> | <b>5 years</b> | <b>£999</b> | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67556</b> | <b>4.54%</b> | <b>5 years</b> | <b>£99</b>  | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>66972</b> | <b>4.59%</b> | <b>3 years</b> | <b>£999</b> | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67288</b> | <b>4.59%</b> | <b>2 years</b> | <b>£99</b>  | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |

|  |              |              |                |             |            |              |
|--|--------------|--------------|----------------|-------------|------------|--------------|
| Minimum loan of £25k   | <b>67370</b> | <b>4.89%</b> | <b>3 years</b> | <b>£99</b>  | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67173</b> | <b>5.29%</b> | <b>5 years</b> | <b>£999</b> | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (except Equity Share)              |              |              |                |             |            |              |
| Minimum loan of £25k   | <b>67557</b> | <b>5.49%</b> | <b>5 years</b> | <b>£99</b>  | <b>90%</b> | <b>£500k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |              |                |             |            |              |
| Available for purchase only (including Equity Share)           |              |              |                |             |            |              |
| Minimum loan of £25k   |              |              |                |             |            |              |

|  |              |                                    |                |             |            |            |
|--|--------------|------------------------------------|----------------|-------------|------------|------------|
| <b>Tracker</b> (linked to current BBR)                         |              |                                    |                |             |            |            |
|  | <b>67230</b> | <b>2.09%</b><br><b>(BBR+1.59%)</b> | <b>2 years</b> | <b>£999</b> | <b>60%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |                                    |                |             |            |            |
| Available for purchase only (except Equity Share)              |              |                                    |                |             |            |            |
| Minimum loan of £25k   |              |                                    |                |             |            |            |
| Switch and Fix option available                                |              |                                    |                |             |            |            |
|  | <b>67231</b> | <b>2.19%</b><br><b>(BBR+1.69%)</b> | <b>2 years</b> | <b>£999</b> | <b>70%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |                                    |                |             |            |            |
| Available for purchase only (except Equity Share)              |              |                                    |                |             |            |            |
| Minimum loan of £25k   |              |                                    |                |             |            |            |
| Switch and Fix option available                                |              |                                    |                |             |            |            |
|  | <b>67613</b> | <b>2.49%</b><br><b>(BBR+1.99%)</b> | <b>2 years</b> | <b>£99</b>  | <b>60%</b> | <b>£2m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |                                    |                |             |            |            |
| Available for purchase only (including Equity Share)           |              |                                    |                |             |            |            |
| Minimum loan of £25k   |              |                                    |                |             |            |            |
| Switch and Fix option available                                |              |                                    |                |             |            |            |
|  | <b>67232</b> | <b>2.54%</b><br><b>(BBR+2.04%)</b> | <b>2 years</b> | <b>£999</b> | <b>75%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |                                    |                |             |            |            |
| Available for purchase only (except Equity Share)              |              |                                    |                |             |            |            |
| Minimum loan of £25k   |              |                                    |                |             |            |            |
| Switch and Fix option available                                |              |                                    |                |             |            |            |
|  | <b>67614</b> | <b>2.59%</b><br><b>(BBR+2.09%)</b> | <b>2 years</b> | <b>£99</b>  | <b>70%</b> | <b>£2m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |                                    |                |             |            |            |
| Available for purchase only (including Equity Share)           |              |                                    |                |             |            |            |
| Minimum loan of £25k   |              |                                    |                |             |            |            |
| Switch and Fix option available                                |              |                                    |                |             |            |            |
|  | <b>67233</b> | <b>2.79%</b><br><b>(BBR+2.29%)</b> | <b>2 years</b> | <b>£999</b> | <b>80%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable) |              |                                    |                |             |            |            |
| Available for purchase only (except Equity Share)              |              |                                    |                |             |            |            |
| Minimum loan of £25k   |              |                                    |                |             |            |            |
| Switch and Fix option available                                |              |                                    |                |             |            |            |

|   |                                    |                |             |             |                 |
|---|------------------------------------|----------------|-------------|-------------|-----------------|
| <b>67615</b>  | <b>2.94%</b><br><b>(BBR+2.44%)</b> | <b>2 years</b> | <b>£99</b>  | <b>75%</b>  | <b>£2m</b>      |
| Reverts to standard mortgage rate - currently 3.99% (variable)  |                                    |                |             |             |                 |
| Available for purchase only (including Equity Share)  |                                    |                |             |             |                 |
| Minimum loan of £25k  |                                    |                |             |             |                 |
| Switch and Fix option available   |                                    |                |             |             |                 |
| <b>67616</b>  | <b>3.19%</b><br><b>(BBR+2.69%)</b> | <b>2 years</b> | <b>£99</b>  | <b>80%</b>  | <b>£1m</b>      |
| Reverts to standard mortgage rate - currently 3.99% (variable)  |                                    |                |             |             |                 |
| Available for purchase only (including Equity Share)  |                                    |                |             |             |                 |
| Minimum loan of £25k  |                                    |                |             |             |                 |
| Switch and Fix option available   |                                    |                |             |             |                 |
| <b>67234</b>  | <b>3.24%</b><br><b>(BBR+2.74%)</b> | <b>2 years</b> | <b>£999</b> | <b>85%</b>  | <b>£750k</b>    |
| Reverts to standard mortgage rate - currently 3.99% (variable)  |                                    |                |             |             |                 |
| Available for purchase only (except Equity Share)   |                                    |                |             |             |                 |
| Minimum loan of £25k  |                                    |                |             |             |                 |
| Switch and Fix option available   |                                    |                |             |             |                 |
| <b>67617</b>  | <b>3.64%</b><br><b>(BBR+3.14%)</b> | <b>2 years</b> | <b>£99</b>  | <b>85%</b>  | <b>£750k</b>    |
| Reverts to standard mortgage rate - currently 3.99% (variable)  |                                    |                |             |             |                 |
| Available for purchase only (including Equity Share)  |                                    |                |             |             |                 |
| Minimum loan of £25k  |                                    |                |             |             |                 |
| Switch and Fix option available   |                                    |                |             |             |                 |
| <b>MI New Home</b>  |                                    |                |             |             |                 |
| <b>Code</b>   | <b>Initial rate</b>                | <b>Term</b>    | <b>Fee</b>  | <b>LTV*</b> | <b>Max loan</b> |
| <b>Fixed</b>  |                                    |                |             |             |                 |
| <b>67307</b>  | <b>4.54%</b>                       | <b>2 years</b> | <b>£99</b>  | <b>95%</b>  | <b>£250k</b>    |
| Reverts to standard mortgage rate - currently 3.99% (variable)  |                                    |                |             |             |                 |
| Available for Home Buyer Existing clients purchasing under MI New Home Scheme only                          |                                    |                |             |             |                 |
| Minimum loan of £5k   |                                    |                |             |             |                 |
| <b>67290</b>  | <b>4.64%</b>                       | <b>2 years</b> | <b>£99</b>  | <b>95%</b>  | <b>£250k</b>    |
| Reverts to standard mortgage rate - currently 3.99% (variable)  |                                    |                |             |             |                 |
| Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only |                                    |                |             |             |                 |
| Minimum loan of £25k  |                                    |                |             |             |                 |
| <b>67389</b>  | <b>4.64%</b>                       | <b>3 years</b> | <b>£99</b>  | <b>95%</b>  | <b>£250k</b>    |
| Reverts to standard mortgage rate - currently 3.99% (variable)  |                                    |                |             |             |                 |
| Available for Home Buyer Existing clients purchasing under MI New Home Scheme only                          |                                    |                |             |             |                 |
| Minimum loan of £5k   |                                    |                |             |             |                 |
| <b>67372</b>  | <b>4.74%</b>                       | <b>3 years</b> | <b>£99</b>  | <b>95%</b>  | <b>£250k</b>    |
| Reverts to standard mortgage rate - currently 3.99% (variable)  |                                    |                |             |             |                 |
| Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only |                                    |                |             |             |                 |
| Minimum loan of £25k  |                                    |                |             |             |                 |
| <b>67576</b>  | <b>4.94%</b>                       | <b>5 years</b> | <b>£99</b>  | <b>95%</b>  | <b>£250k</b>    |
| Reverts to standard mortgage rate - currently 3.99% (variable)  |                                    |                |             |             |                 |
| Available for Home Buyer Existing clients purchasing under MI New Home Scheme only                          |                                    |                |             |             |                 |
| Minimum loan of £5k   |                                    |                |             |             |                 |
| <b>67559</b>  | <b>5.04%</b>                       | <b>5 years</b> | <b>£99</b>  | <b>95%</b>  | <b>£250k</b>    |

Reverts to standard mortgage rate - currently 3.99% (variable)  
 Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only

Minimum loan of £25k

### NewBuy

| Code  | Initial rate | Term           | Fee        | LTV*       | Max loan     |
|---|--------------|----------------|------------|------------|--------------|
| <b>Fixed</b>  |              |                |            |            |              |
| <b>67306</b>  | <b>4.54%</b> | <b>2 years</b> | <b>£99</b> | <b>95%</b> | <b>£350k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for Home Buyer Existing clients purchasing under NewBuy Scheme only<br>Minimum loan of £5k                  |              |                |            |            |              |
| <b>67289</b>  | <b>4.64%</b> | <b>2 years</b> | <b>£99</b> | <b>95%</b> | <b>£350k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only<br>Minimum loan of £25k |              |                |            |            |              |
| <b>67388</b>  | <b>4.64%</b> | <b>3 years</b> | <b>£99</b> | <b>95%</b> | <b>£350k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for Home Buyer Existing clients purchasing under NewBuy Scheme only<br>Minimum loan of £5k                  |              |                |            |            |              |
| <b>67371</b>  | <b>4.74%</b> | <b>3 years</b> | <b>£99</b> | <b>95%</b> | <b>£350k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only<br>Minimum loan of £25k |              |                |            |            |              |
| <b>67575</b>  | <b>4.94%</b> | <b>5 years</b> | <b>£99</b> | <b>95%</b> | <b>£350k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for Home Buyer Existing clients purchasing under NewBuy Scheme only<br>Minimum loan of £5k                  |              |                |            |            |              |
| <b>67558</b>  | <b>5.04%</b> | <b>5 years</b> | <b>£99</b> | <b>95%</b> | <b>£350k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only<br>Minimum loan of £25k |              |                |            |            |              |

### Remortgage

| Code   | Initial rate | Term           | Fee         | LTV*       | Max loan   |
|--|--------------|----------------|-------------|------------|------------|
| <b>Fixed</b>   |              |                |             |            |            |
| <b>66935†</b>  | <b>2.09%</b> | <b>2 years</b> | <b>£999</b> | <b>60%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for remortgage only<br>Minimum loan of £25k<br>Cost of a standard valuation is covered by Nationwide<br>£250 Cashback  |              |                |             |            |            |
| <b>66940†</b>  | <b>2.09%</b> | <b>2 years</b> | <b>£999</b> | <b>60%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)<br>Available for remortgage only<br>Minimum loan of £25k<br>Cost of a standard valuation is covered by Nationwide<br>Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide |              |                |             |            |            |
| <b>66936†</b>  | <b>2.19%</b> | <b>2 years</b> | <b>£999</b> | <b>70%</b> | <b>£1m</b> |











|  |              |                |             |            |              |
|--|--------------|----------------|-------------|------------|--------------|
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |              |                |             |            |              |
| Available for remortgage only  |              |                |             |            |              |
| Minimum loan of £25k   |              |                |             |            |              |
| Cost of a standard valuation is covered by Nationwide                              |              |                |             |            |              |
| £250 Cashback  |              |                |             |            |              |
| <b>67222‡</b>  | <b>3.64%</b> | <b>5 years</b> | <b>£999</b> | <b>75%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |              |                |             |            |              |
| Available for remortgage only  |              |                |             |            |              |
| Minimum loan of £25k   |              |                |             |            |              |
| Cost of a standard valuation is covered by Nationwide                              |              |                |             |            |              |
| Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide |              |                |             |            |              |
| <b>67343‡</b>  | <b>3.64%</b> | <b>2 years</b> | <b>£99</b>  | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |              |                |             |            |              |
| Available for remortgage only  |              |                |             |            |              |
| Minimum loan of £25k   |              |                |             |            |              |
| Cost of a standard valuation is covered by Nationwide                              |              |                |             |            |              |
| £250 Cashback  |              |                |             |            |              |
| <b>67348‡</b>  | <b>3.64%</b> | <b>2 years</b> | <b>£99</b>  | <b>85%</b> | <b>£750k</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |              |                |             |            |              |
| Available for remortgage only  |              |                |             |            |              |
| Minimum loan of £25k   |              |                |             |            |              |
| Cost of a standard valuation is covered by Nationwide                              |              |                |             |            |              |
| Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide |              |                |             |            |              |
| <b>67605‡</b>  | <b>3.84%</b> | <b>5 years</b> | <b>£99</b>  | <b>75%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |              |                |             |            |              |
| Available for remortgage only  |              |                |             |            |              |
| Minimum loan of £25k   |              |                |             |            |              |
| Cost of a standard valuation is covered by Nationwide                              |              |                |             |            |              |
| £250 Cashback  |              |                |             |            |              |
| <b>67610‡</b>  | <b>3.84%</b> | <b>5 years</b> | <b>£99</b>  | <b>75%</b> | <b>£2m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |              |                |             |            |              |
| Available for remortgage only  |              |                |             |            |              |
| Minimum loan of £25k   |              |                |             |            |              |
| Cost of a standard valuation is covered by Nationwide                              |              |                |             |            |              |
| Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide |              |                |             |            |              |
| <b>67218‡</b>  | <b>3.89%</b> | <b>5 years</b> | <b>£999</b> | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |              |                |             |            |              |
| Available for remortgage only  |              |                |             |            |              |
| Minimum loan of £25k   |              |                |             |            |              |
| Cost of a standard valuation is covered by Nationwide                              |              |                |             |            |              |
| £250 Cashback  |              |                |             |            |              |
| <b>67223‡</b>  | <b>3.89%</b> | <b>5 years</b> | <b>£999</b> | <b>80%</b> | <b>£1m</b>   |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |              |                |             |            |              |
| Available for remortgage only  |              |                |             |            |              |
| Minimum loan of £25k   |              |                |             |            |              |
| Cost of a standard valuation is covered by Nationwide                              |              |                |             |            |              |
| Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide |              |                |             |            |              |
| <b>67420‡</b>  | <b>3.94%</b> | <b>3 years</b> | <b>£99</b>  | <b>85%</b> | <b>£750k</b> |



|  |                                    |                |             |            |            |
|--|------------------------------------|----------------|-------------|------------|------------|
| <b>67257†</b>  | <b>2.09%</b><br><b>(BBR+1.59%)</b> | <b>2 years</b> | <b>£999</b> | <b>60%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |                                    |                |             |            |            |
| Available for remortgage only  |                                    |                |             |            |            |
| Minimum loan of £25k   |                                    |                |             |            |            |
| Cost of a standard valuation is covered by Nationwide                              |                                    |                |             |            |            |
| £250 Cashback  |                                    |                |             |            |            |
| Switch and Fix option available  |                                    |                |             |            |            |
| <b>67262‡</b>  | <b>2.09%</b><br><b>(BBR+1.59%)</b> | <b>2 years</b> | <b>£999</b> | <b>60%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |                                    |                |             |            |            |
| Available for remortgage only  |                                    |                |             |            |            |
| Minimum loan of £25k   |                                    |                |             |            |            |
| Cost of a standard valuation is covered by Nationwide                              |                                    |                |             |            |            |
| Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide |                                    |                |             |            |            |
| Switch and Fix option available  |                                    |                |             |            |            |
| <b>67258†</b>  | <b>2.19%</b><br><b>(BBR+1.69%)</b> | <b>2 years</b> | <b>£999</b> | <b>70%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |                                    |                |             |            |            |
| Available for remortgage only  |                                    |                |             |            |            |
| Minimum loan of £25k   |                                    |                |             |            |            |
| Cost of a standard valuation is covered by Nationwide                              |                                    |                |             |            |            |
| £250 Cashback  |                                    |                |             |            |            |
| Switch and Fix option available  |                                    |                |             |            |            |
| <b>67263‡</b>  | <b>2.19%</b><br><b>(BBR+1.69%)</b> | <b>2 years</b> | <b>£999</b> | <b>70%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |                                    |                |             |            |            |
| Available for remortgage only  |                                    |                |             |            |            |
| Minimum loan of £25k   |                                    |                |             |            |            |
| Cost of a standard valuation is covered by Nationwide                              |                                    |                |             |            |            |
| Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide |                                    |                |             |            |            |
| Switch and Fix option available  |                                    |                |             |            |            |
| <b>67645†</b>  | <b>2.49%</b><br><b>(BBR+1.99%)</b> | <b>2 years</b> | <b>£99</b>  | <b>60%</b> | <b>£2m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |                                    |                |             |            |            |
| Available for remortgage only  |                                    |                |             |            |            |
| Minimum loan of £25k   |                                    |                |             |            |            |
| Cost of a standard valuation is covered by Nationwide                              |                                    |                |             |            |            |
| £250 Cashback  |                                    |                |             |            |            |
| Switch and Fix option available  |                                    |                |             |            |            |
| <b>67650‡</b>  | <b>2.49%</b><br><b>(BBR+1.99%)</b> | <b>2 years</b> | <b>£99</b>  | <b>60%</b> | <b>£2m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |                                    |                |             |            |            |
| Available for remortgage only  |                                    |                |             |            |            |
| Minimum loan of £25k   |                                    |                |             |            |            |
| Cost of a standard valuation is covered by Nationwide                              |                                    |                |             |            |            |
| Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide |                                    |                |             |            |            |
| Switch and Fix option available  |                                    |                |             |            |            |
| <b>67259†</b>  | <b>2.54%</b><br><b>(BBR+2.04%)</b> | <b>2 years</b> | <b>£999</b> | <b>75%</b> | <b>£1m</b> |
| Reverts to standard mortgage rate - currently 3.99% (variable)                     |                                    |                |             |            |            |

Available for remortgage only

Minimum loan of £25k

Cost of a standard valuation is covered by Nationwide

£250 Cashback

Switch and Fix option available

|               |                                    |                |             |            |            |
|---------------|------------------------------------|----------------|-------------|------------|------------|
| <b>67264†</b> | <b>2.54%</b><br><b>(BBR+2.04%)</b> | <b>2 years</b> | <b>£999</b> | <b>75%</b> | <b>£1m</b> |
|---------------|------------------------------------|----------------|-------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for remortgage only

Minimum loan of £25k

Cost of a standard valuation is covered by Nationwide

Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

Switch and Fix option available

|               |                                    |                |            |            |            |
|---------------|------------------------------------|----------------|------------|------------|------------|
| <b>67646†</b> | <b>2.59%</b><br><b>(BBR+2.09%)</b> | <b>2 years</b> | <b>£99</b> | <b>70%</b> | <b>£2m</b> |
|---------------|------------------------------------|----------------|------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for remortgage only

Minimum loan of £25k

Cost of a standard valuation is covered by Nationwide

£250 Cashback

Switch and Fix option available

|               |                                    |                |            |            |            |
|---------------|------------------------------------|----------------|------------|------------|------------|
| <b>67651†</b> | <b>2.59%</b><br><b>(BBR+2.09%)</b> | <b>2 years</b> | <b>£99</b> | <b>70%</b> | <b>£2m</b> |
|---------------|------------------------------------|----------------|------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for remortgage only

Minimum loan of £25k

Cost of a standard valuation is covered by Nationwide

Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

Switch and Fix option available

|               |                                    |                |             |            |            |
|---------------|------------------------------------|----------------|-------------|------------|------------|
| <b>67260†</b> | <b>2.79%</b><br><b>(BBR+2.29%)</b> | <b>2 years</b> | <b>£999</b> | <b>80%</b> | <b>£1m</b> |
|---------------|------------------------------------|----------------|-------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for remortgage only

Minimum loan of £25k

Cost of a standard valuation is covered by Nationwide

£250 Cashback

Switch and Fix option available

|               |                                    |                |             |            |            |
|---------------|------------------------------------|----------------|-------------|------------|------------|
| <b>67265†</b> | <b>2.79%</b><br><b>(BBR+2.29%)</b> | <b>2 years</b> | <b>£999</b> | <b>80%</b> | <b>£1m</b> |
|---------------|------------------------------------|----------------|-------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for remortgage only

Minimum loan of £25k

Cost of a standard valuation is covered by Nationwide

Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

Switch and Fix option available

|               |                                    |                |            |            |            |
|---------------|------------------------------------|----------------|------------|------------|------------|
| <b>67647†</b> | <b>2.94%</b><br><b>(BBR+2.44%)</b> | <b>2 years</b> | <b>£99</b> | <b>75%</b> | <b>£2m</b> |
|---------------|------------------------------------|----------------|------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for remortgage only

Minimum loan of £25k

Cost of a standard valuation is covered by Nationwide

£250 Cashback

Switch and Fix option available

|               |                                    |                |            |            |            |
|---------------|------------------------------------|----------------|------------|------------|------------|
| <b>67652‡</b> | <b>2.94%</b><br><b>(BBR+2.44%)</b> | <b>2 years</b> | <b>£99</b> | <b>75%</b> | <b>£2m</b> |
|---------------|------------------------------------|----------------|------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for remortgage only

Minimum loan of £25k

Cost of a standard valuation is covered by Nationwide

Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

Switch and Fix option available

|               |                                    |                |            |            |            |
|---------------|------------------------------------|----------------|------------|------------|------------|
| <b>67648‡</b> | <b>3.19%</b><br><b>(BBR+2.69%)</b> | <b>2 years</b> | <b>£99</b> | <b>80%</b> | <b>£1m</b> |
|---------------|------------------------------------|----------------|------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for remortgage only

Minimum loan of £25k

Cost of a standard valuation is covered by Nationwide

£250 Cashback

Switch and Fix option available

|               |                                    |                |            |            |            |
|---------------|------------------------------------|----------------|------------|------------|------------|
| <b>67653‡</b> | <b>3.19%</b><br><b>(BBR+2.69%)</b> | <b>2 years</b> | <b>£99</b> | <b>80%</b> | <b>£1m</b> |
|---------------|------------------------------------|----------------|------------|------------|------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for remortgage only

Minimum loan of £25k

Cost of a standard valuation is covered by Nationwide

Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

Switch and Fix option available

|               |                                    |                |             |            |              |
|---------------|------------------------------------|----------------|-------------|------------|--------------|
| <b>67261‡</b> | <b>3.24%</b><br><b>(BBR+2.74%)</b> | <b>2 years</b> | <b>£999</b> | <b>85%</b> | <b>£750k</b> |
|---------------|------------------------------------|----------------|-------------|------------|--------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for remortgage only

Minimum loan of £25k

Cost of a standard valuation is covered by Nationwide

£250 Cashback

Switch and Fix option available

|               |                                    |                |             |            |              |
|---------------|------------------------------------|----------------|-------------|------------|--------------|
| <b>67266‡</b> | <b>3.24%</b><br><b>(BBR+2.74%)</b> | <b>2 years</b> | <b>£999</b> | <b>85%</b> | <b>£750k</b> |
|---------------|------------------------------------|----------------|-------------|------------|--------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for remortgage only

Minimum loan of £25k

Cost of a standard valuation is covered by Nationwide

Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

Switch and Fix option available

|               |                                    |                |            |            |              |
|---------------|------------------------------------|----------------|------------|------------|--------------|
| <b>67649‡</b> | <b>3.64%</b><br><b>(BBR+3.14%)</b> | <b>2 years</b> | <b>£99</b> | <b>85%</b> | <b>£750k</b> |
|---------------|------------------------------------|----------------|------------|------------|--------------|

Reverts to standard mortgage rate - currently 3.99% (variable)

Available for remortgage only

Minimum loan of £25k

Cost of a standard valuation is covered by Nationwide

£250 Cashback

Switch and Fix option available

|               |              |                |            |            |              |
|---------------|--------------|----------------|------------|------------|--------------|
| <b>67654‡</b> | <b>3.64%</b> | <b>2 years</b> | <b>£99</b> | <b>85%</b> | <b>£750k</b> |
|---------------|--------------|----------------|------------|------------|--------------|

## Important Information

\*Maximum LTV.

†Products where the cost of a standard valuation is covered by Nationwide.

‡Products where the cost of the standard legal fees are covered by Nationwide (using a Nationwide Conveyancer) and where the cost of a standard valuation is covered by Nationwide.

Nationwide will pay the legal fees in connection with a straight-forward remortgage of registered land. However, your client will need to pay all charges or fees relating to any non-standard work that a conveyancer carries out.

If the customer decides not to use the included legal service after reserving their product they must reserve a different product.

### Key terms

Overall cost refers to overall cost for comparison

At the end of the deal period all fixed and tracker rate mortgages will revert back to our fully flexible Standard Mortgage Rate (SMR) mortgage - currently 3.99% (variable). The SMR has no upper limit or cap.

Fixed rates and tracker rates are limited offers and can be withdrawn at any time. The actual rate available will depend upon your client's circumstances.

### Borrowing Limits

Borrowing limits apply, including:

Maximum loan size refers to the aggregate of all loans. Subject to criteria.

### Tracker Rates

Tracker mortgages are linked to the Bank of England Base Rate (BBR).

If the Bank of England Base rate is 0.00% or less during the tracker period, the rate your client pays will be 0.00% **plus** the agreed set percentage above the Bank of England base rate. This means that the rate your client pays will never go below 0.00% plus the additional percentage rate of their tracker mortgage. This is known as the tracker floor.

### Switch and Fix

All of our tracker products offer a Switch and Fix option - the ability to switch to one of our available fixed rate products from our Switch and Fix range at any time without paying an early repayment charge. The only fee payable is the product fee on the fixed rate product (if applicable). Conditions apply.

### Product Fees

Product fees (non-refundable at completion) can be paid on application or can be added to the loan. If the fee is added to the loan, interest will be charged on it during the term of the mortgage.

### Booking Fees

A non-refundable booking fee applies when reserving all products (including those without a product fee). This fee can not be added to the loan, and must be paid at reservation. Applications received without a booking fee will be returned or cancelled and no product will be reserved.

Please check the product information for details of the booking fee applicable to each product.

### Additional Borrowing

Please note that subsequent additional borrowing applications cannot be accepted if less than 6 months have passed since the date of completion of the main loan.

