

**BEVERLEY BUILDING SOCIETY SUMMARY OF MORTGAGE PRODUCTS APRIL 2017**

PRODUCT	INTEREST	COMPLETION FEE	TERM	EARLY REPAYMENT	MAXIMUM LTV	OTHER
<b>STANDARD VARIABLE RATE (SVR)</b>						
CURRENT RATE	4.75%	£495.00	VARIABLE	NONE	95%	UP TO 80% - MAXIMUM LOAN £500,000 OVER 80% - MAXIMUM LOAN £150,000 UP TO 65% - MAXIMUM £750,000 OFFSET SAVINGS FACILITY AVAILABLE
<b>MAXIMUM LTV 65%</b>						
TWO YEAR 3.47% DISCOUNT OFF STANDARD VARIABLE RATE	1.28%	£1,895	DISCOUNT SCHEME REVERTING BACK TO STANDARD VARIABLE RATE	AN EARLY REPAYMENT CHARGE OF 2% OF THE SUM REPAID APPLIES DURING THE SCHEME PERIOD <b>N.B UP TO 10% OF THE MORTGAGE ADVANCE CAN BE REPAID EACH YEAR WITHIN THE SCHEME PERIOD</b>	65%	MAXIMUM LOAN £750,000  FEES CAN BE ADDED TO THE ADVANCE OFFSET SAVINGS FACILITY AVAILABLE
THREE YEAR 2.60% DISCOUNT OFF STANDARD VARIABLE RATE	2.15%	£995				
<b>MAXIMUM LTV 75%</b>						
TWO YEAR 3.17% DISCOUNT OFF STANDARD VARIABLE RATE	1.58%	£995 (Purchase)				MAXIMUM LOAN £500,000
TWO YEAR 2.80% DISCOUNT OFF STANDARD VARIABLE RATE	1.95%	(Remortgage Fee Free)	DISCOUNT SCHEME REVERTING BACK TO STANDARD VARIABLE RATE	AN EARLY REPAYMENT CHARGE OF 2% OF THE SUM REPAID APPLIES DURING THE SCHEME PERIOD <b>N.B UP TO 10% OF THE MORTGAGE ADVANCE CAN BE REPAID EACH YEAR WITHIN THE SCHEME PERIOD</b>	75%	FEES CAN BE ADDED TO THE ADVANCE OFFSET SAVINGS FACILITY AVAILABLE
THREE YEAR 2.50% DISCOUNT OFF STANDARD VARIABLE RATE	2.25%	£995 (Purchase) (Remortgage Fee Free)				
<b>MAXIMUM LTV 80%</b>						
TWO YEAR 2.93% DISCOUNT OFF STANDARD VARIABLE RATE	1.82%	£995 (Purchase)				MAXIMUM LOAN £500,000 OFFSET SAVINGS FACILITY AVAILABLE
TWO YEAR 2.56% DISCOUNT OFF STANDARD VARIABLE RATE	2.19% *	(Remortgage Fee Free)	DISCOUNT SCHEME REVERTING BACK TO STANDARD VARIABLE RATE	AN EARLY REPAYMENT CHARGE OF 2% OF THE SUM REPAID APPLIES DURING THE SCHEME PERIOD <b>N.B UP TO 10% OF THE MORTGAGE ADVANCE CAN BE REPAID EACH YEAR WITHIN THE SCHEME PERIOD</b>	80%	FEES CAN BE ADDED TO THE ADVANCE
THREE YEAR 2.00% DISCOUNT OFF STANDARD VARIABLE RATE	2.75% *	£995 (Purchase) (Remortgage Fee Free)				
		* £495 (Purchase) (Remortgage Fee Free)		<b>* INTEREST ONLY - NO OFFSET</b>	65% I.O	
<b>MAXIMUM LTV 90%</b>						
				<b>NO OFFSET</b>		
TWO YEAR 1.80% DISCOUNT OFF STANDARD VARIABLE RATE	2.95%	£995 (Purchase & Remortgage)	DISCOUNT SCHEME REVERTING BACK TO STANDARD VARIABLE RATE	AN EARLY REPAYMENT CHARGE OF 2% OF THE SUM REPAID APPLIES DURING THE SCHEME PERIOD <b>N.B UP TO 10% OF THE MORTGAGE ADVANCE CAN BE REPAID EACH YEAR WITHIN THE SCHEME PERIOD</b>	90%	MAXIMUM LOAN £150,000 MAX TERM 40 YRS / MIN TERM 5 YRS MUST BE IN JOB FOR AT LEAST 12 MTHS FEES CAN BE ADDED TO THE ADVANCE NO BUILDERS/VENDORS DEPOSITS NO ADVERSE CREDIT
THREE YEAR 1.50% DISCOUNT OFF STANDARD VARIABLE RATE	3.25%	£995 (Purchase & Remortgage)				
<b>MAXIMUM LTV 95%</b>						
				<b>NO OFFSET</b>		
TWO YEAR 1.26% DISCOUNT OFF STANDARD VARIABLE RATE	3.49%	£495	DISCOUNT SCHEME REVERTING BACK TO STANDARD VARIABLE RATE	AN EARLY REPAYMENT CHARGE OF 2% OF THE SUM REPAID APPLIES DURING THE SCHEME PERIOD <b>N.B UP TO 10% OF THE MORTGAGE ADVANCE CAN BE REPAID EACH YEAR WITHIN THE SCHEME PERIOD</b>	95%	MAXIMUM LOAN £150,000 MAX TERM 40 YRS / MIN TERM 5 YRS MUST BE IN JOB FOR AT LEAST 12 MTHS FEES CAN BE ADDED TO THE ADVANCE NO BUILDERS/VENDORS DEPOSITS NO ADVERSE CREDIT
THREE YEAR 0.80% DISCOUNT OFF STANDARD VARIABLE RATE	3.95%	£495				
				<b>*FREE REMORTGAGE PACKAGE INFORMATION</b>	<b>ADDITIONAL INFORMATION</b>	
Fees are based on purchase price or valuation whichever is the lower and include administration charge of £50				(NOT AVAILABLE ON SVR OR ABOVE 80%) NO PRODUCT COMPLETION FEE FREE STANDARD VALUATION AND LEGAL FEES SUBJECT TO THE USE OF THE SOCIETY'S APPOINTED SOLICITOR AND VALUER MAXIMUM LTV 80% TO QUALIFY COMPLETION FEE TO APPLY ON LOANS OVER 80%	PLEASE NOTE - THE COMPLETION FEE ON THE 1.28% AND 2.15% RATES IS NOT WAIVED ON REMORTGAGES. MINIMUM PROPERTY VALUE IN ALL CASES £80,000  OFFSET FACILITY ONLY UP TO 80% LTV. MAXIMUM INVESTMENT 75% OF LOAN BALANCE- REPAYMENT MORTGAGES ONLY	
Up to £100,000	£200.00	£250,001 to £300,000	£310.00	Please apply for details on Homebuyers Report Fees		
£100,001 to £150,000	£225.00	£300,001 to £350,000	£355.00			
£150,001 to £200,000	£245.00	£350,001 to £400,000	£390.00			
£200,001 to £250,000	£285.00	£400,001 to £450,000	£420.00			
		£450,001 to £500,000	£450.00			
<b>INCOME CRITERIA - Guide only</b>		<b>HIGHER LENDING CHARGES</b>		<b>CONTACT INFORMATION</b>		<b>PROCURATION FEES</b>