

MORTGAGE RATES | REMORTGAGES, ADDITIONAL BORROWING, RENEWAL OPTIONS

2 Year Discount

3 Year Discount

Maximum loan to value of 65%	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is
Completion fee 2 Year Discount - £1895 3 Year Discount - £995	1.52%	4.99%	4.4%	2.25%	4.99%	4.4%
	Follows SVR with a discount of 3.47%			Follows SVR with a discount of 2.74%		
Maximum loan to value of 80% (70% if Interest Only*)	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is
Fee Free for remortgages	2.19%	4.99%	4.4%	2.49%	4.99%	4.2%
	Follows SVR with a discount of 2.80%			Follows SVR with a discount of 2.50%		
Maximum loan to value of 85%	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is
Completion fee - £995	3.19%	4.99%	4.9%	3.49%	4.99%	4.8%
	Follows SVR with a discount of 1.80%			Follows SVR with a discount of 1.50%		

Representative Example

A mortgage of £118,500.00 secured by a first charge on your main residential property, payable over 18 years initially on a discounted variable rate of 2.19% for 2 years and then on our Standard Variable Rate (SVR) of 4.99% (variable) for the remaining 16 years would require 24 monthly payments of £664.32 and 192 monthly payments of £814.08. The total amount payable would be £172,447.04 made up of the loan amount plus interest (£53,947.04) including deeds sealing and dispatch fees of £200.00.

The overall cost for comparison is 4.3% APRC representative. The actual rate available will depend upon your circumstances.

For a representative example on each rate above, please visit www.beverleybs.co.uk.

OFFSET SAVINGS FACILITY AVAILABLE UP TO 80% LTV. MAX 75% OF LOAN BALANCE.

At the end of the discount period we can offer a transfer to a new scheme. All products shown may be withdrawn without notice.

Free standard valuation and free legal fees for switching your existing mortgage to us for loans up to 80% LTV.

Interest is calculated daily. An 'ESIS MORTGAGE ILLUSTRATION' is available on request. If the account falls into arrears the Society may revert the account to the SVR.

EARLY REPAYMENT CHARGE: overpayment of 10% of the mortgage can be repaid each year during the discount period. If an overpayment of more than this amount takes place a 2.00% early repayment charge will be applied.

MAXIMUM LOAN of £750,000 up to 65% LTV | MAXIMUM LOAN of £500,000 up to 80% LTV | MAXIMUM LOAN of £300,000 up to 90% LTV | MAXIMUM LOAN of £250,000 up to 95% LTV.

MAXIMUM TERM 40 years | MINIMUM TERM 5 years | MINIMUM AGE 18 years.

LTV = LOAN TO VALUE | SVR = STANDARD VARIABLE RATE.

All products shown may be withdrawn without notice. APRC = The annual percentage rate of charge (APRC) is the total cost of the loan expressed as an annual percentage. The APRC is provided to help you compare different products.

*** These are the only two rates available for Interest Only mortgages**

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

MORTGAGE RATES | HOME PURCHASE

All of our rates are variable and effective from 24th June 2021.

2 Year Discount

3 Year Discount

Maximum loan to value of 65%	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is
Completion fee 2 Year Discount -£1895 3 Year Discount - £995	1.52%	4.99%	4.4%	1.99%	4.99%	4.4%
	Follows SVR with a discount of 3.47%			Follows SVR with a discount of 3.00%		
Maximum loan to value of 80%	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is
Completion fee - £995	1.82%	4.99%	4.6%	2.15%	4.99%	4.4%
	Follows SVR with a discount of 3.17%			Follows SVR with a discount of 2.84%		
Maximum loan to value of 85%	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is
Completion fee - £995	3.19%	4.99%	4.9%	3.49%	4.99%	4.8%
	Follows SVR with a discount of 1.80%			Follows SVR with a discount of 1.50%		

Representative Example

A mortgage of £157,000.00 secured by a first charge on your main residential property, payable over 24 years initially on a discounted variable rate of 1.82% for 2 years and then on our Standard Variable Rate (SVR) of 4.99% (variable) for the remaining 22 years would require 24 monthly payments of £677.62 and 264 monthly payments of £920.35. The total amount payable would be £259,837.78 made up of the loan amount plus interest (£102,837.78) including completion fee of £995.00, funds transfer fee £25.00, valuation fee £285.00 deeds sealing and dispatch fees of £200.00. The overall cost for comparison is 4.6% APRC representative. The actual rate available will depend upon your circumstances

For a representative example on each rate above, please visit www.beverleybs.co.uk

OFFSET SAVINGS FACILITY AVAILABLE UP TO 80% LTV. MAX 75% OF LOAN BALANCE

At the end of the discount period we can offer a transfer to a new scheme. All products shown may be withdrawn without notice.