

FIXED MORTGAGE RATES

2 Year Fixed Rates

Maximum loan to value of 85%	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is
Completion fee - £995	2.99%	5.24%	5.1%
Maximum loan to value of 90%	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is
Completion fee - £995	3.23%	5.24%	5.2%
Maximum loan to value of 95%	Rate	Reverting to SVR for the remainder of the term, currently	APRC - the Overall Cost for Comparison is
Completion fee - £995	3.73%	5.24%	5.4%

Representative Example

A mortgage of £100,000.00 secured by a first charge on your main residential property, payable over 25 years initially on a fixed rate of 2.99% for 2 years and then on our Standard Variable Rate (SVR) of 5.24% (variable) for the remaining 23 years would require 24 monthly payments of £478.52 and 276 monthly payments of £595.58.

The total amount payable would be £176,752.00 made up of the loan amount plus interest (£76,752.00) including completion fee of £995.00, deeds sealing and dispatch fees of £200.00.

The overall cost for comparison is 5.1% APRC representative.

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

At the end of the fixed 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 All products shown may be withdrawn without notice.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All products shown may be withdrawn without notice.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.

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