



2 Year Fixed Rate Mortgage

3.24%

Initial Pay Rate until 30 April 2014

Followed by the Society's Standard Variable Rate

for the remaining term currently **5.19%**

Including Free Re-Mortgage Legals or £250 House Purchase Cashback* and Free Valuation**

The overall cost for comparison is **5.1% APR[^]**

This product is subject to the following

- Re-mortgage Legal Fees - There will be no legal fees payable where the Society's re-mortgage scheme is used up to a maximum of £250, subject to there being no additional legal work involved, for example, the postponement of a second mortgage, transfer of equity or additional leasehold work. Where the loan exceeds £250,000 then you will be responsible for any additional legal fees incurred. Applicants may choose to use their own solicitors, but will be responsible for all costs. House Purchase - A £250 cashback on completion of the mortgage will be given*
- One free standard valuation per customer for properties up to £250,000**
- A £150 booking fee is payable on application of this product and is non refundable
- £350 Arrangement Fee (which may be added to the loan as long as the LTV including the fee does not exceed the maximum for the product)
- This product has a floor and as such the variable rate of interest will not drop below 2.00%
- Minimum Age 18 years
- Maximum Age 65 years on redemption
- Minimum Loan size £30,000
- Maximum Loan £500,000
- Minimum House Purchase Price
 - Within a 25 mile radius of The Hanley's Head Office £50,000
 - Outside a 25 mile radius of The Hanley's Head Office £70,000
 - Properties inside the M25 are subject to a minimum purchase price £125,000
- Offer available for direct applications through the Society's branches, telephone or website
- Loan to Value Limits - Loan based on purchase price or valuation, whichever is the lower
 - House Purchase - 80% Re-Mortgage - 80%
 - Re-Mortgage including Capital Raising - 80% Re-Mortgage including Home Improvements - 80%
- One capital payment of up to 10% of the mortgage balance is permitted each year until 30 April 2014. Any additional capital payments during this period will attract a penalty calculated on the amount of the additional capital payment
- No High Lending Charge applies
- Private insurance subject to £25 administration fee
- Product only available to applicants who meet the Society's lending criteria
- Only available on properties in England and Wales
- All loans subject to status and valuation
- The APR will depend upon your circumstances. Ask for a personalised illustration[^]
- Your mortgage must complete by 31st August 2012
- If this mortgage is taken out on an Interest Only basis then it is subject to a maximum Loan to Value of 75%. A repayment vehicle must be in place that adheres to the Society's lending criteria

Early Repayment Charges

If this mortgage is repaid in full or in part before 30 April 2014 an early repayment charge will apply. This will be 2% of the balance repaid until 30 April 2014.

Example - the maximum early repayment charge you could pay is £3,000 based on £150,000.

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

Granville House Festival Park Hanley Stoke-on-Trent ST1 5TB

Tel: 01782 255000

Authorised and Regulated by the Financial Services Authority



3 Year Discount Re-Mortgage Only

4.19%

Initial Pay Rate for 3 years which represents a 1.00% discount off our Standard Variable Rate

Followed by the Society's Standard Variable Rate

for the remaining term currently **5.19%**

Including Free Legals* and Free Valuation**

The overall cost for comparison is **5.2% APR[^]**

This product is subject to the following

- Re-mortgage Legal Fees - There will be no legal fees payable where the Society's re-mortgage scheme is used up to a maximum of £250, subject to there being no additional legal work involved, for example, the postponement of a second mortgage, transfer of equity or additional leasehold work. Where the loan exceeds £250,000 then you will be responsible for any additional legal fees incurred. Applicants may choose to use their own solicitors, but will be responsible for all costs.*
- One free standard valuation per customer for properties up to £250,000**
- A £150 booking fee is payable on application and is non refundable
- £400 Arrangement Fee (which may be added to the loan as long as the LTV including the fee does not exceed the maximum for the product)
- This product has a collar and as such the variable rate of interest will not drop below 2.00%
- Minimum Age 18 years
- Maximum Age 65 years on redemption
- Minimum Loan size £30,000
- Maximum Loan £250,000
- Minimum House Purchase Price
- Offer available for applications through approved Hanley Intermediaries only
- Loan to Value Limits - Loan based on purchase price or valuation, whichever is the lower
House Purchase - NA Re-Mortgage - 90%
Re-Mortgage including Capital Raising - NA Re-Mortgage including Home Improvements - NA
- One capital payment of up to 10% of the mortgage balance is permitted each year for the first 3 years. Any additional capital payments during this period will attract a penalty calculated on the amount of the additional capital payment
- Higher Lending Charge will be paid by The Society
- Private insurance subject to £25 administration fee
- Product only available to applicants who meet the Society's lending criteria
- Only available on properties in England and Wales
- All loans subject to status and valuation
- The APR will depend upon your circumstances. Ask for a personalised illustration[^]
- Your mortgage must complete by 31st December 2011
- The Society will pay a Procuration fee of 0.35% of the loan value on completion of this mortgage to the Intermediary
- This mortgage can only be taken out on a repayment basis
- A copy of your clients Credit Report from Experian or Equifax must be submitted on application. Failure to do so will result in a delay.

Early Repayment Charges

If this mortgage is repaid in full during the first 3 years an early repayment charge will apply.

This will be 2% of the balance repaid during this period.

Example - The maximum early repayment charge you could pay is £3,000 based on £150,000

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

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