



# Residential Mortgage Product Matrix

October 2021



## Product Matrix

Product	Interest Rates	APR	Interest rate type	LTV	Product Fee	Survey Fee	ERCs	
5 year Fixed	2.90%	3.90%	Fixed for 5 years	Max of 50%	£995	Free valuation up to and including £1 million.	Year 1 = 5%	Year 4 = 2%
5 year Fixed (fee free)	3.05%	3.90%			£0		Year 2 = 4%	Year 5 = 1%
2 year Fixed	3.00%	4.20%	Fixed for 2 years	Max of 60%	£995	Free valuation up to and including £1 million.  For properties £1 million + (please contact us for a quote)	Years 1-2 = 3%	
2 year Fixed (fee free)	3.25%	4.10%			£0			
5 year Fixed	3.30%	3.40%	Fixed for 5 years		£995		Year 1 = 5%	Year 4 = 2%
5 year Fixed (fee free)	3.45%	3.50%			£0		Year 2 = 4%	Year 5 = 1%
2 year Discount	2.90%	4.16%	Variable		£995		Years 1-2 = 3%	
2 year Discount (fee free)	3.15%	4.13%			£0			
2 year Fixed	3.60%	4.40%	Fixed for 2 years	Max of 75%	£995	Free valuation up to and including £1 million.  For properties £1 million + (please contact us for a quote)	Years 1-2 = 3%	
2 year Fixed (fee free)	3.85%	4.30%			£0			
5 year Fixed	3.90%	4.40%	Fixed for 5 years		£995		Year 1 = 5%	Year 4 = 2%
5 year Fixed (fee free)	4.05%	4.30%			£0		Year 2 = 4%	Year 5 = 1%
2 year Discount	3.50%	4.30%	Variable		£995		Years 1-2 = 3%	
2 year Discount (fee free)	3.75%	4.30%			£0			

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# 50+ Mortgage



## Product Matrix

Product	Monthly Interest Rates	APR	Interest rate type	LTV	Product Fee	Survey Fee	ERCs	
5 year Fixed	2.70%	3.70%	Fixed for 5 years	Max of 50%	£995	Free valuation up to and including £1 million.	Year 1 = 5%	Year 4 = 2%
5 year Fixed (fee free)	3.05%	3.80%			£0		Year 2 = 4%	Year 5 = 1%
2 year Fixed	2.89%	4.10%	Fixed for 2 years	Max of 60%	£995	Free valuation up to and including £1 million.  For properties £1 million + (please contact us for a quote)	Years 1-2 = 3%	
2 year Fixed (fee free)	3.00%	4.10%			£0			
5 year Fixed	2.90%	3.80%	Fixed for 5 years		£995		Year 1 = 5%	Year 4 = 2%
5 year Fixed (fee free)	3.25%	3.90%			£0		Year 2 = 4%	Year 5 = 1%
2 year Discount	2.79%	4.10%	Variable		£995		Years 1-2 = 3%	
2 year Discount (fee free)	2.90%	4.10%			£0			
2 year Fixed	3.29%	4.20%	Fixed for 2 years	Max of 75%	£995	Free valuation up to and including £1 million.  For properties £1 million + (please contact us for a quote)	Years 1-2 = 3%	
2 year Fixed (fee free)	3.40%	4.20%			£0			
5 year Fixed	3.50%	4.10%	Fixed for 5 years		£995		Year 1 = 5%	Year 4 = 2%
5 year Fixed (fee free)	3.65%	4.20%			£0		Year 2 = 4%	Year 5 = 1%
2 year Discount	3.19%	4.20%	Variable		£995		Years 1-2 = 3%	
2 year Discount (fee free)	3.30%	4.20%			£0			

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