



www.thehanley.co.uk

## Variable Discount for Term

**2.99%**

Pay Rate representing a 2.20% discount  
off our Standard Variable Rate for Term

Currently **5.19%**

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

The overall cost for comparison is **3.1% APR<sup>^</sup>**

### 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 £195 booking fee is payable on application of this product and is non refundable
- £600 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 £750,000
- 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
- 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 - 70% Re-Mortgage - 70%
  - Re-Mortgage including Home Improvements - 70% Re-Mortgage including Capital Raising - 70%
- 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<sup>^</sup>
- Your mortgage must complete by 29th February 2012

### Early Repayment Charges

No Early Repayment Charges apply

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

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Authorised and Regulated by the Financial Services Authority