



www.thehanley.co.uk

Home Improvement Loan

4.19%

representing a 1.00% discount off our

Standard Variable Rate which is currently **5.19%**

The overall cost for comparison is **4.4% APR[^]**

This product is subject to the following

- A revaluation of your property may be necessary and you will be responsible for the cost of the valuation.
- 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 £1,000
- Maximum Loan £25,000
- Offer only available to existing Hanley Borrowers
- £100 Administration Fee (which may be added to the loan on completion). Should the application not proceed then the fee will be debited to your existing account
- Loan to Value Limits - Loan based on purchase price or valuation, whichever is the lower

Home Improvements 80%

- No High Lending Charge applies
- 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 existing mortgage must be clear of arrears and have been so for 3 months
- In some instances a solicitor may be required to complete the transaction. The Hanley will instruct their legal advisers for which you will be responsible for the fees incurred. The legal advisers may request personal identification to comply with their Anti-Money Laundering regulations
- 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 Terms

There are no early repayment charges for this product.

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

Available from 11 August 10 - The Society reserves the right to withdraw this offer at any time

Product Definition: New

Product Code: