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**No
Arrangement
Fee**

Standard Variable Rate Mortgage 5.19%

No Arrangement Fee & No Early Repayment Charge

The overall cost for comparison is **5.3% APR[^]**

This product is subject to the following

- A non-refundable valuation fee will be charged
- Minimum Age 18 years
- Maximum Age 65 years on redemption
- Minimum Loan £5,000
- Maximum Loan £500,000
- Offer only available for direct applications through the Society's branches
- Loan to Value Limits - Loan based on purchase price or valuation, whichever is the lower
House Purchase 75% Re-Mortgage 75% Capital Raising 75%
Re-Mortgage including Capital Raising 75% Re-Mortgage including Home Improvements 75%
- 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 within 25 miles of the Society's Head Office
- All loans subject to status and valuation
- The APR will depend upon your circumstances. Ask for a personalised illustration[^]

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

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Authorised and Regulated by the Financial Services Authority