



www.thehanley.co.uk

## Standard Variable Rate

# 5.19%

The overall cost for comparison is **5.4% APR<sup>^</sup>**

### This product is subject to the following

- A non-refundable valuation fee will be charged
- 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 £5,000
- Maximum Loan £500,000
- 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%
- 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>
- 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: MBASE01