

MONEYFACTS NORTHERN IRELAND MORTGAGE SELECTION

	Telephone Number	Rate	Period	Max LTV	Fee	Incentive	Early Redemption Charge
Short Term Fixed Rates - 2 Year							
first direct	0845 610 0100	2.99%	for 2 years	75%	£898	Offset option. Remortgages £400 rebate. No HLC	1st 2 yrs: 3/2% of advance
Yorkshire BS	0845 120 0822	3.69%	to 31.7.11	75%	£245	Flexible. £250 rebate or remtgs free valn & legal fees. No HLC	To 31.7.11: 3% of sum repaid
Alliance & Leicester	0800 092 2889	3.89%	to 30.6.11	75%	£995	Remtgs refund valn. Remtgs free legal fees or £200. No HLC	To 30.6.11: 3% of sum repaid
Progressive BS	028 9024 4926	5.25%	to 1.6.11	85%	£799	House purchase only. No HLC	To 1.6.11: 3% of sum repaid
Ulster Bank	ulsterbank.com	5.49%	to 30.6.11	90%	£495	House purchase only. Free valuation. No HLC	To 30.6.11: 3% of o/s balance
Medium Term Fixed Rates - 3 Year							
HSBC	0800 494999	3.99%	to 30.6.12	75%	£599	Remtgs £400 towards legal fees. No HLC	To 30.6.12: 3/2/1% of sum repaid
Yorkshire BS	0845 120 0822	4.09%	to 31.7.12	75%	£245	Flexible. £250 rebate or remtgs free valn & free legal fees. No HLC	To 31.7.12: 3% of sum repaid
Alliance & Leicester	0800 092 2889	4.19%	to 31.7.12	75%	1%	House purchase only. Refund valuation. No HLC	To 31.7.12: 3% of sum repaid
Progressive BS	028 9024 4926	5.50%	to 1.6.12	90%	£799	House purchase only. Advances up to 85%, no HLC	To 1.6.12: 3% of sum repaid
Bank of Ireland (NI)	0800 085 0444	6.35%	to 30.6.12	95%	-	No HLC	To 30.6.12: 3% of sum repaid
Longer Term Fixed Rates - 5 Year							
Britannia BS	0800 013 2322	4.54%	for 5 years	75%	£999	No HLC	1st 5 yrs: 5/5/3/3/2% of sum repaid
Yorkshire BS	0845 120 0822	4.59%	to 31.7.14	75%	£245	Flexible. £250 rebate or remtgs free valn & free legal fees. No HLC	To 31.7.14: 5/5/5/4/3 of sum repaid
Leeds BS	0845 045 4049	4.99%	to 31.7.14	75%	£199	Remortgages free legal fees. Free ASU for 3 months. No HLC	To 31.7.14: 5/5/4/3/2% of sum repaid
Progressive BS	028 9024 4926	5.50%	to 1.6.14	90%	£799	House purchase only. Advances up to 85%, no HLC	To 1.6.14: 3% of sum repaid
Ulster Bank	ulsterbank.com	5.55%	to 30.6.14	90%	£295	House purchase only. Free valuation. No HLC	To 30.6.14: 3% of o/s balance
100% Mortgages - (variable unless shown)							
Northern Bank (NI)	028 9024 5277	6.69% F	to 1.4.14	100%	£799	FTB only. Free valuation (max £175) & max £200 towards legal fees. No HLC	To: 1.4.14: 5/5/4/3/2% of o/s balance
Northern Bank (NI)	028 9024 5277	4.59% V	for term	100%	£799	FTB only. Free valuation (max £175) & max £200 towards legal fees. No HLC	None
Selection of mortgages available from Locally Based Lenders *							
Bank of Ireland (NI)	0800 0850 444	2.75% V	for term	75%	£999	No HLC	1st year: 2% of sum repaid
Northern Bank (NI)	028 9024 5277	3.99% V	for term	94%	£799	Free valuation (max £175) & max £300 rebate. No HLC	None
Progressive BS	028 9024 4926	5.25% F	to 1.6.11	85%	£799	House purchase only. No HLC	To 1.6.11: 3% of sum repaid
Ulster Bank	ulsterbank.com	4.58% V	for term	90%	-	Free valuation. Remortgages free legal fees. No HLC	None
Ulster Bank	ulsterbank.com	5.65% F	to 30.6.14	90%	£495	House purchase only. Free valuation. No HLC	To 30.6.14: 3% of o/s balance

* This selection of Northern Ireland based lenders has been compiled to give consumers an indication of mortgage deals that are on offer from local branch based providers

Buy-To-Let

	Telephone Number	Rate	Period	Max LTV	Fee	Notes	Early Redemption Charge
Northern Bank (NI)	028 9024 5277	4.35% V	for term	70%	£799	Maximum 5 properties within total advance of £1m	None
First Trust Bank (NI)	028 9032 5599	4.50% V	for term	75%	1% (min £999)	Maximum 1 property within total advance of £300K	None
Ulster Bank	028 9027 6000	5.59% F	to 30.6.11	70%	£999	Maximum 5 properties within total advance of £750K	To 30.6.11: 3% of o/s balance
Cheltenham & Gloucester	0800 272131	5.29% F	to 31.8.12	75%	2.5% + £99	Maximum 9 properties within total advance of £5m	To 31.8.12: 3/3/2% of sum repaid
Coventry BS	0845 766 5522	5.40% F	to 30.6.14	50%	£1999	Maximum 3 properties within total advance of £1m	To 30.6.14: 4% of sum repaid

Lenders standard redemption conditions may also apply at any time.
Incentive of free or discounted legal fees may only be available through lender's nominated solicitor.

All rates and terms subject to change without notice and should be checked before finalising any arrangement. No liability can be accepted for any direct or consequential loss arising from the use of, or reliance upon, this information. Readers who are not financial professionals should seek expert advice.

ASU = Accident, sickness & unemployment insurance. **D** = Discounted. **F** = Fixed. **FTB** = First Time Buyer **U** = Unemployment insurance. **V** = Variable. **HLC** = Higher Lending Charge