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Here is this week's MORTGAGE & CARDS SELECTION chart. Next week's chart will be sent to you next Thursday. If you have any queries please contact the Press Office on 0845 168 9634.

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## MONEYFACTS MORTGAGE & CARDS SELECTION

	Telephone	Rate	Period	Max LTV	Fee	Incentive	Redemption		
<b>SHORT TERM FIXED RATES with no extended redemption tie-in (Rate cannot go up or down during stated period)</b>									
Yorkshire BS	0845 120 0874	2.89%	to 31.1.13	75%	£495	Flexible option. Free valuation. Remortgages free legal fees. House purchase £250 rebate. No HLC	To 31.1.13		
Northern Bank (NI)	028 9024 5277	4.98%	to 2.1.13	90%	£799	Max LTV 100% FTB. Free valuation (max £175). Free costs max £300. No HLC	To 2.1.13		
Chelsea BS	0800 169 0033	3.29%	to 31.12.13	75%	£995	Free valuation. Remortgages free legal fees in Great Britain. No HLC	To 31.12.13		
<b>LONG TERM FIXED RATES</b>									
first direct	0845 610 0100	3.89%	for 5 years	65%	£99	Remortgages free legal fees. No HLC	1st 5 yrs		
Leeds BS	0845 045 4049	4.09%	to 31.1.16	75%	£199	Free valuation (max £335). Remortgages free legal fees. No HLC. Lenders B&C required.	To 31.1.16		
Skipton BS	0800 446776	5.78%	to 31.12.15	90%	£995	Remortgages free valuation. Remortgages free legal fees. No HLC	To 31.12.15		
<b>FIRST TIME BUYERS (Variable unless shown)</b>									
Yorkshire BS	0845 120 0874	5.69% <b>F</b>	to 31.1.13	90%	-	Flexible option. Free valuation. Free legal fees & £500 rebate. No HLC	To 31.1.13		
Britannia	0800 013 2322	6.19% <b>F</b>	to 29.2.16	90%	-	No HLC	To 29.2.16		
Northern Bank (NI)	028 9024 5277	3.89%	for term	94%	£799	Free valuation (max £175). Free costs (max £200). No HLC	None		
<b>VARIABLE RATES</b>									
HSBC	0800 494999	2.39%	for term	60%	£99	Remortgages free legal fees. No HLC	None		
first direct	0845 610 0100	2.89%	for term	75%	£99	Remortgages free legal fees. No HLC	None		
Northern Bank (NI)	028 9024 5277	2.99%	for term	90%	£799	Flexible & offset option. Free costs (max £300). Free valuation (max £175). No HLC	None		
<b>100% MORTGAGES (Variable unless shown) Reverts to</b>									
Northern Bank (NI)	028 9024 5277	4.98% <b>F</b>	to 2.1.13	4.35%	£799	FTB only. Free valuation (max £175). Free costs (max £200). No HLC	To 2.1.13		
Northern Bank (NI)	028 9024 5277	4.49% <b>V</b>	for term	-	£799	FTB only. Free valuation (max £175). Free costs (max £200). No HLC	None		
<b>UNSECURED PERSONAL LOANS APR Fixed Monthly payment on £5K for 3 years</b>									
Sainsbury's Finance	0500 405060	8.6% <b>C, N</b>				no insurance £157.33 redemption penalty	Yes		
Tesco Bank	0845 600 6016	8.7% <b>C</b>				no insurance £157.59 redemption penalty	Yes		
Post Office ®	www.postoffice.co.uk	8.9%				no insurance £157.95 redemption penalty	No		
<b>CARDS</b>									
	Contact	Card type	INTRODUCTORY - PURCHASE		STANDARD RATE		Interest	Min	
			Mthly	PA	Until	Mthly	free period	Inc	
Tesco Bank	0800 406050	Clubcard MasterCard	0.00%	0.0%	1st 13 mths	1.313%	16.9% §	51 days	£5K
Sainsbury's Finance	0800 032 1365	MC Nectar Cd Holders	0.00%	0.0%	1st 12 mths	<b>N</b> 1.24%	15.9% §	59 days	-
Barclaycard	0844 811 9151	Platinum Purchase Visa	0.00%	0.0%	1st 12 mths	1.456%	18.9%	56 days	£20K

ASU = Accident, sickness & unemployment insurance. **B+C** = Buildings & contents insurance. **U** = Unemployment insurance.  
**C** = APR dependent on credit rating. **F** = Fixed Rate. **HP** = House Purchase. **N** = Nectarcard holders only.  
**§** = Alternative terms or card products may be offered according to credit status. **HLC** = High Lending Charge.  
 Lenders standard redemption conditions may also apply at any time.

Incentive of free 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.

Source:

FIGURES COMPILED ON: 25th November 2010



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