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Here with 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
SHORT TERM FIXED RATES with no extended redemption tie-in (Rate cannot go up or down during stated period)							
first direct	0845 610 0100	3.69%	for 2 years	60%	£498	Flexible & offset option. Remortgages £400 rebate. No HLC	1st 2 yrs
Northern Bank (NI)	028 9024 5277	5.49%	to 3.10.11	90%	£799	Not FTB. Free valuation (max £175) & max £300 rebate. No HLC	To 3.10.11
Bank of Ireland (NI)	028 9024 1155	4.19%	to 31.8.12	75%	£799	No HLC	To 31.8.12
LONG TERM FIXED RATES							
HSBC	0800 494999	4.95%	to 31.12.14	60%	£999	Remortgages £400 rebate. No HLC	To 31.12.14
Bank of Ireland (NI)	028 9024 1155	4.99%	to 31.8.14	75%	£799	No HLC	To 31.8.14
Ulster Bank	ulsterbank.com	6.49%	to 31.10.14	90%	£495	Free valuation. Remtgs free legal fees. No HLC	To 31.10.14
FIRST TIME BUYERS (Variable unless shown)							
Ulster Bank	ulsterbank.com	5.79%**F**	to 31.10.11	90%	£495	Free valuation. No HLC	To 31.10.11
Bank of Ireland (NI)	028 9024 1155	5.99%**F**	to 31.8.12	95%	£799	Free valuation. No HLC	To 31.8.12
Northern Bank (NI)	028 9024 5277	3.99%	for term	94%	£799	Free valuation (max £175) & £200 rebate. No HLC	None
VARIABLE RATES							
HSBC	0800 494999	2.74%	for term	60%	£999	Remortgages £400 rebate. No HLC	None
Bank of Ireland (NI)	028 9024 1155	2.95%	for term	75%	£1299	No HLC	1st yr
first direct	0845 610 0100	3.49%	for term	80%	£999	Remortgages £400 rebate. No HLC	None
100% MORTGAGES (Variable unless shown)				**Reverts to**			
Northern Bank (NI)	028 9024 5277	6.49%**F**	to 1.10.14	4.35%	£799	FTB only. Free valuation (max £175). Max £200 towards legal fees. No HLC	To 1.10.14
Northern Bank (NI)	028 9024 5277	4.59%**V**	for term	-	£799	FTB only. Free valuation (max £175). Max £200 towards legal fees. No HLC	None

UNSECURED PERSONAL LOANS		**APR**		**Fixed Monthly payment on £5K for 3 years**		
Sainsbury's Finance	www.sainsburysbank.co.uk	8.8% **C**	no insurance	£157.86	redemption penalty	Yes
Alliance & Leicester	0870 555 5555	8.9% **C**	no insurance	£157.97	redemption penalty	Yes
Your Personal Loan.co.uk	www.yourpersonalloan.co.uk	8.9%	no insurance	£158.25	redemption penalty	Yes

CARDS

	Contact	Card type	INTRODUCTORY - PURCHASE Mthly	PA	Until	STANDARD RATE Mthly	APR	Interest free period	Fee
Tesco Bank	0800 406050	Clubcard MasterCard	0.00%	0.0%	1st 12 mths	1.313%	16.9% **§**	51 days	Nil
Lloyds TSB	lloydstsb.com	Advance MasterCard	0.00%	0.0%	1st 6 mths	0.945%	11.9%	0 days	Nil
Barclaycard	0844 811 9151	OnePulse Purchase Visa	0.00%	0.0%	1st 6 mths	1.167%	14.9%	56 days	Nil

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.
b = Homeowners 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: 12th November 2009