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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
SHORT TERM FIXED RATES with no extended redemption tie-in (Rate cannot go up or down during stated period)							
HSBC	0800 494999	2.99%	to 31.8.12	70%	£999	Remortgages max £400 rebate. No HLC	To 31.8.12
Northern Bank (NI)	028 9024 5277	5.18%	to 2.7.12	90%	£799	Not FTB. Free valuation (max £175). Free costs max £300. No HLC	To 2.7.12
Yorkshire BS	0845 120 0874	3.99%	to 31.5.13	75%	£995	Flexible option. Remtgs free valuation. Remtgs free legal fees. No HLC	To 31.5.13
LONG TERM FIXED RATES							
The Co-operative Bank	0800 633 5286	4.49%	to 31.8.15	75%	£999	Flexible option. Remtgs free valn. Remtgs free legal fees. No HLC	To 31.8.15
Chelsea BS	0800 169 0033	4.59%	to 31.5.15	75%	£995	Free valuation. No HLC	To 31.5.15
Progressive BS	028 9024 4926	6.29%	to 1.6.15	90%	£995	House purchase only. No HLC	To 1.6.15
FIRST TIME BUYERS (Variable unless shown)							
Ulster Bank	ulsterbank.com	5.29%	F to 30.6.12	90%	£495	Free valuation. Remtgs free legal fees. No HLC	To 30.6.12
Progressive BS	028 9024 4926	6.29%	F to 1.6.15	90%	£995	No HLC	To 1.6.15
Northern Bank (NI)	028 9024 5277	3.89%	for term	94%	£799	Free valuation (max £175) & free costs (max £200). No HLC	None
VARIABLE RATES							
first direct	0845 610 0100	2.39%	for term	65%	£499	Remortgages £400 rebate. 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
Bank of Ireland (NI)	028 9024 1155	2.99%	for term	75%	£799	No HLC	1st yr
100% MORTGAGES (Variable unless shown)							
				Reverts to			
Northern Bank (NI)	028 9024 5277	5.18%	F to 2.7.12	4.35%	£799	FTB only. Free valuation (max £175). Free costs (max £200). No HLC	To 2.7.12
Northern Bank (NI)	028 9024 5277	4.49%	V for term	-	£799	FTB only. Free valuation (max £175). Free costs (max £200). No HLC	None
UNSECURED PERSONAL LOANS							
			APR		Fixed Monthly payment on £5K for 3 years		
Sainsbury's Finance	0500 405060	8.8%	C N	no insurance	£157.75	redemption penalty	Yes
Alliance & Leicester	www.alliance-leicester.co.uk	8.9%	C	no insurance	£157.97	redemption penalty	Yes
Tesco Bank	0845 600 6016	8.9%	C	no insurance	£158.01	redemption penalty	Yes

CARDS

	Contact	Card type	INTRODUCTORY - PURCHASE		STANDARD RATE	Interest	Min
			Mthly	PA	Mthly	free period	Inc
Sainsbury's Finance	0800 032 1365	MC Nectar Cd Holders	0.00%	0.0%	1st 12 mths N 1.24%	15.9% §	59 days -
Tesco Bank	0800 406050	Clubcard MasterCard	0.00%	0.0%	1st 12 mths 1.313%	16.9% §	51 days £5K
Halifax	0800 028 3258	All in One MasterCard	0.00%	0.0%	1st 10 mths 1.24%	15.9% §	59 days -

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:

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