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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>									
HSBC	0800 494999	2.99%	to 31.7.12	70%	£999	Remortgages max £400 rebate. No HLC	To 31.7.12		
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	4.14%	to 31.5.13	75%	£495	Flexible option. Remtgs free valuation. Remtgs free legal fees. No HLC	To 31.5.13		
<b>LONG TERM FIXED RATES</b>									
Yorkshire BS	0845 120 0874	4.69%	to 31.5.15	75%	£495	Flexible option. Remtgs free valn. Remtgs free legal fees. No HLC	To 31.5.15		
Chelsea BS	0800 169 0033	4.69%	to 31.5.15	75%	£995	Free valuation. No HLC	To 31.5.15		
Progressive BS	028 9024 4926	6.29%	to 1.5.15	90%	£995	House purchase only. No HLC	To 1.5.15		
<b>FIRST TIME BUYERS (Variable unless shown)</b>									
Bank of Ireland (NI)	028 9024 1155	5.69% <b>F</b>	to 31.5.12	90%	£799	No HLC	To 31.5.12		
Progressive BS	028 9024 4926	6.29% <b>F</b>	to 1.5.15	90%	£995	No HLC	To 1.5.15		
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>									
first direct	0845 610 0100	2.39%	for term	65%	£499	Remortgages £400 rebate. No HLC	None		
Northern Bank (NI)	0289 024 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		
<b>100% MORTGAGES (Variable unless shown)</b>									
				<b>Reverts to</b>					
Northern Bank (NI)	028 9024 5277	5.18% <b>F</b>	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% <b>V</b>	for term	-	£799	FTB only. Free valuation (max £175). Free costs (max £200). No HLC	None		
<b>UNSECURED PERSONAL LOANS</b>									
			<b>APR</b>		<b>Fixed Monthly payment on £5K for 3 years</b>				
Sainsbury's Finance	0500 405060		8.8%	<b>C N</b>	no insurance	£157.75 redemption penalty	Yes		
Alliance & Leicester	www.alliance-leicester.co.uk		8.9%	<b>C</b>	no insurance	£157.97 redemption penalty	Yes		
Tesco Bank	0845 600 6016		8.9%	<b>C</b>	no insurance	£158.01 redemption penalty	Yes		
<b>CARDS</b>									
	<b>Contact</b>	<b>Card type</b>	<b>INTRODUCTORY - PURCHASE</b>		<b>STANDARD RATE</b>		<b>Interest</b>	<b>Min</b>	
			<b>Mthly</b>	<b>PA</b>	<b>Until</b>	<b>Mthly</b>	<b>free period</b>	<b>Inc</b>	
Tesco Bank	0800 406050	Clubcard MasterCard	0.00%	0.0%	1st 12 mths	1.313%	16.9% §	51 days	£5K
Sainsbury's Finance	0800 032 1365	MasterCard	0.00%	0.0%	1st 10 mths	1.24%	15.9% §	59 days	-
M & S Money	0800 997996	MasterCard	0.00%	0.0%	1st 10 mths	1.24%	15.9% §	55 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:

FIGURES COMPILED ON: 1st April 2010



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