

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 | 3.49% | for 2 years | 60% | £1298 | 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 | Free valuation (max £175) & max £300 rebate. No HLC | To 3.10.11 | | |
| Bank of Ireland (NI) | 028 9204 1155 | 4.19% | to 31.8.12 | 75% | £799 | No HLC | To 31.8.12 | | |
| LONG TERM FIXED RATES | | | | | | | | | |
| Chelsea BS | 0800 169 0033 | 5.25% | to 31.8.14 | 75% | £995 | Free valuation. No HLC | To 31.8.14 | | |
| Ulster Bank | ulsterbank.com | 5.95% | to 31.8.14 | 90% | £495 | House purchase only. Free valuation. No HLC | To 31.8.14 | | |
| Bank of Ireland (NI) | 028 9204 1155 | 5.99% | to 31.8.14 | 90% | £799 | No HLC | To 31.8.14 | | |
| FIRST TIME BUYERS (Variable unless shown) | | | | | | | | | |
| Ulster Bank | ulsterbank.com | 5.69% F | to 31.8.11 | 90% | £495 | Free valuation. No HLC | To 31.8.11 | | |
| Bank of Ireland (NI) | 0800 085 0444 | 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 | 2.95% | for term | 75% | £699 | Remortgages £400 rebate. No HLC | None | | |
| Bank of Ireland (NI) | 0800 085 0444 | 2.95% | for term | 75% | £1299 | No HLC | 1st yr | | |
| first direct | 0845 610 0100 | 3.09% | 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 | | | | | | | | | |
| Your Personal Loan.co.uk | www.yourpersonalloan.co.uk | 8.0% b | | | | no insurance £156.04 redemption penalty | Yes | | |
| Tesco Personal Finance | 0845 600 6016 | 8.7% C | | | | no insurance £157.59 redemption penalty | Yes | | |
| Alliance & Leicester | www.alliance-leicester.co.uk | 8.9% C | | | | no insurance £157.97 redemption penalty | Yes | | |
| CREDIT CARDS | | | | | | | | | |
| | Contact | Card type | INTRODUCTORY - PURCHASE | | | STANDARD RATE | Interest | Fee | |
| | | | Mthly | PA | Until | Mthly APR | free period | | |
| Tesco PF | 0800 406050 | Clubcard MasterCard | 0.00% | 0.0% | 1st 12 mths | 1.313% | 16.9% | 51 days | Nil |
| M&S Money | 0800 997996 | MasterCard | 0.00% | 0.0% | 1st 10 mths | 1.24% | 15.9% § | 55 days | Nil |
| Lloyds TSB | lloydstsb.com | Advance MasterCard | 0.00% | 0.0% | 1st 6 mths | 0.945% | 11.9% | 0 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: 3 September 2009