

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	
<b>SHORT TERM FIXED RATES with no extended redemption tie-in (Rate cannot go up or down during stated period)</b>								
first direct	0845 610 0100	3.34%	for 2 years	60%	£1498	Remortgages £400 rebate. No HLC	1st 2 yrs	
Progressive BS	028 9024 4926	5.95%	to 1.9.11	90%	£899	House purchase only. Advances to 85% no HLC	To 1.9.11	
Bank of Ireland (NI)	028 9204 1155	4.19%	to 31.8.12	75%	£799	No HLC	To 31.8.12	
<b>LONG TERM FIXED RATES</b>								
The Co-operative Bank	0800 633 5286	4.99%	to 30.9.14	75%	£995	Flexible option. Remtgs free valn & free legal fees. No HLC	To 30.9.14	
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	
<b>FIRST TIME BUYERS (Variable unless shown)</b>								
Progressive BS	028 9024 4926	5.95% <b>F</b>	to 1.9.11	90%	£899	Advances up to 85%, no HLC	To 1.9.11	
Bank of Ireland (NI)	0800 085 0444	5.99% <b>F</b>	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	
<b>VARIABLE RATES</b>								
HSBC	0800 494999	2.95%	for term	75%	£799	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	
<b>100% MORTGAGES (Variable unless shown) Reverts to</b>								
Northern Bank (NI)	028 9024 5277	6.49% <b>F</b>	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% <b>V</b>	for term	-	£799	FTB only. Free valuation (max £175). Max £200 towards legal fees. No HLC	None	
<b>UNSECURED PERSONAL LOANS APR Fixed Monthly payment on £5K for 3 years</b>								
Sainsbury's Finance	0800 169 8502	7.9% <b>C</b>				no insurance £155.93 redemption penalty	Yes	
Your Personal Loan.co.uk	www.yourpersonalloan.co.uk	8.0%				no insurance £156.04 redemption penalty	Yes	
Tesco Personal Finance	0845 600 6016	8.7% <b>C</b>				no insurance £157.59 redemption penalty	Yes	
<b>CREDIT CARDS</b>								
	Contact	Card type	INTRODUCTORY - PURCHASE		STANDARD RATE	Interest free period	Fee	
			Mthly	PA	Until	Mthly	APR	
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% <b>§</b>	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: 13 August 2009