

# MONEYFACTS MORTGAGE SELECTION

	Telephone	Rate	Period	Max LTV	Fee	Incentive	Redemption
<b>Fixed Rate Mortgages with no extended redemption tie-in</b>							
Yorkshire BS	0845 120 0874	2.89%	to 31.1.13	75%	£495	Flexible option. Free valn. Remtgs free legal fees. House purchase £250 rebate. No HLC	To 31.1.13
HSBC	0800 494999	4.99%	to 28.2.13	90%	£99	Remortgages free legal fees. No HLC	To 28.2.13
Chelsea BS	0800 169 0033	3.29%	to 31.12.13	75%	£995	Free valuation. Remortgages free legal fees in Great Britain. No HLC	To 31.12.13
Market Harborough BS	01858 412250	3.69%	to 30.11.13	80%	£895	Flexible option. Remortgages free legal fees. Refund <b>ASU</b> for 3 months. No HLC	To 30.11.13
Post Office	0800 077 8033	5.79%	to 31.12.15	90%	£995	No HLC	To 31.12.15
Yorkshire BS	0845 120 0874	4.99%	to 31.1.21	75%	£495	Flexible option. No HLC	To 31.1.21
<b>Current Account &amp; Offset Mortgages</b>							
Yorkshire BS	0845 120 0874	4.29%	F to 31.1.13	85%	£495	Flexible option. Free valn. Remtgs free legal fees. House purchase £250 rebate. No HLC	To 31.1.13
first direct	0845 610 0100	2.59%	for term	65%	£99	Remortgages free legal fees. No HLC	None
Market Harborough BS	01858 412250	3.45%	for term	80%	£495	Flexible option. Refund valn (max £550). Remtgs free legal fees. Refund <b>ASU</b> for 3 months. No HLC	None
The One account	0845 610 1060	3.75%	for term	75%	-	Flexible option. No HLC	None
NatWest Mtg Services	0800 587 6599	3.75%	for term	75%	£299	Flexible option. Remortgages free valuation. Remortgages free legal fees. No HLC	None
Yorkshire Bank	0800 202122	4.59%	for term	85%	£999	Flexible option. Remortgages free valuation. Remortgages free legal fees. No HLC	None
<b>Remortgages</b>							
ING Direct (UK)	0800 032 8800	2.85%	D to 31.3.13	70%	-	Free valuation. Free legal fees. No HLC	To 31.3.13
Royal Bank of Scotland	0800 917 3025	2.95%	F to 28.2.13	60%	-	Free valuation. Free legal fees. No HLC	To 28.2.13
Market Harborough BS	01858 412250	3.69%	F to 30.11.13	80%	£895	Flexible option. Free legal fees. Refund <b>ASU</b> for 3 months. No HLC	To 30.11.13
Newbury BS	01635 555777	2.99%	D for 5 years	75%	-	Flexible option. Free valuation. Free legal fees. No HLC	1st 5 yrs
first direct	0845 610 0100	3.89%	F for 5 years	65%	£99	Offset option. Free legal fees. No HLC	1st 5 yrs
HSBC	0800 494999	2.39%	V for term	60%	£99	Free legal fees. No HLC	None
<b>Discounted Variable Rate Mortgages</b>							
HSBC	0800 494999	2.79%	for 2 years	80%	£99	Remortgages free legal fees. No HLC	1st 2 yrs
Principality BS	0845 045 0006	2.99%	to 31.12.12	75%	-	Flexible option. Free valuation. £250 rebate. No HLC	To 31.12.12
Loughborough BS	01509 610707	2.99%	for 3 years	75%	£799	Refund valuation (max £200). No HLC	1st 3 yrs
Furness BS	0800 220568	3.29%	for 3 years	80%	-	Remtgs free valuation (max £325). Remtgs free legal fees in England & Wales or £150 rebate in Scotland. House purchase £250 rebate. No HLC	1st 2 yrs
Newbury BS	01635 555777	2.99%	for 5 years	75%	-	Flexible option. Free valuation. Remortgages free legal fees. No HLC	1st 5 yrs
Melton Mowbray BS	01664 414141	3.35%	for term	75%	£99	Offset option. No HLC	1st 3 yrs
<b>First Time Buyers (variable unless stated)</b>							
Hinckley & Rugby BS	0800 774499	4.59%	D for 2 years	90%	£1090	No HLC	None
Yorkshire BS	0845 120 0874	5.69%	F to 31.1.13	90%	-	Flexible option. Free valuation. Free legal fees & £500 rebate. No HLC	To 31.1.13
Mansfield BS	01623 676345	4.89%	D for 3 years	90%	-	Refund valuation (max £400). No HLC	1st 3 yrs
Yorkshire BS	0845 120 0874	5.99%	F to 31.1.14	90%	£495	Flexible option. Free valuation. £250 rebate. No HLC	To 31.1.14
Britannia	0800 013 2322	6.19%	F to 29.2.16	90%	-	No HLC	To 29.2.16
HSBC	0800 494999	4.29%	for term	90%	£99	No HLC	None
<b>Variable Rate Mortgages</b>							
first direct	0845 610 0100	2.39%	for term	65%	£99	Remortgages free legal fees. No HLC	None
first direct	0845 610 0100	2.89%	for term	75%	£99	Remortgages free legal fees. No HLC	None
HSBC	0800 494999	2.99%	for term	80%	£399	Remortgages free legal fees. No HLC	None
Woolwich from Barclays	0845 607 1111	3.09%	for term	70%	-	Remtgs free valuation. Remtgs free legal fees or remtgs £200 rebate. No HLC	To 28.2.13
Market Harborough BS	01858 412250	3.45%	for term	80%	£495	Flexible & offset option. Refund valn (max £550). Refund <b>ASU</b> for 3 months. Remortgages free legal fees. No HLC	None
HSBC	0800 494999	4.29%	for term	90%	£99	Remortgages free legal fees. No HLC	None

**ASU** = Accident, sickness & unemployment insurance. **B+C** = Buildings & contents insurance. **U** = Unemployment insurance. **FTB** = First Time Buyers only. **HP** = House Purchase. **HLC** = High Lending Charge. **F** = Fixed rate. **D** = Discounted rate. **V** = Variable rate. Lenders standard redemption conditions may also apply at any time.

Incentive of free or discounted legal fees may only be available through lenders 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.