

# 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
Skipton BS	0800 446776	5.78%	to 31.12.15	90%	£995	Remortgages free valuation. Remortgages free legal fees. 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>							
Hanley Economic BS	01782 255000	2.59%	for 2 years	75%	£698	Free valuation. Remortgages free legal fees (max £250). HP £250 rebate. No HLC	1st 2 yrs
HSBC	0800 494999	2.79%	for 2 years	80%	£99	Remortgages free legal fees. No HLC	1st 2 yrs
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
Loughborough BS	01509 610707	3.99%	D for 3 years	90%	£199	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.

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