

MONEYFACTS MORTGAGE SELECTION

Telephone	Rate	Period	Max	Fee LTV	Incentive	Redemption	
Fixed Rate Mortgages with no extended redemption tie-in							
first direct	0845 610 0100	2.99%	for 2 years	75%	£898	Flexible & offset option. Remtgs free legal fees (Eng & Wales) or remtgs £400 rebate (Scot & NI). No HLC	1st 2 yrs
Clydesdale Bank	0800 419000	5.99%	to 31.7.11	90%	£999	Flexible option. Remortgages free valuation & free legal fees. Remortgages no fee. No HLC	1st 2 yrs
HSBC	0800 494999	3.99%	to 30.6.12	75%	£599	Remtgs free legal fees (Eng & Wales) or remtgs max £400 rebate (Scot & NI). No HLC	To 30.6.12
Yorkshire BS	0845 120 0822	4.59%	to 31.7.14	75%	£245	Flexible option. £250 rebate or remtgs free valuation & free legal fees. No HLC	To 31.7.14
NatWest Mtg Services	0800 587 6599	5.49%	to 30.6.14	85%	£299	Remtgs free valn & free legal fees. No HLC	To 30.6.14
Manchester BS	0161 923 8040	5.89%	for 10 years	85%	£995	No HLC	1st 10 yrs

Current Account & Offset Mortgages

Yorkshire BS	0845 120 0822	5.69%	F to 31.7.12	85%	£245	Flexible option. £250 rebate or remortgages & free legal fees. No HLC	To 31.7.12
first direct	0845 610 0100	2.89%	for term	75%	£799	Flexible option. Remtgs free legal fees (Eng & Wales) or remtgs £400 rebate (Scot & NI). No HLC	None
The One account	0845 610 0160	3.75%	for term	75%	-	Flexible option. No HLC	None
NatWest Mtg Services	0800 587 6599	3.75%	for term	75%	£1499	Flexible option. Remtgs free valn & free legal fees. No HLC	None
Hinckley & Rugby BS	0800 774499	3.89%	for term	70%	£999	Flexible option. Remtgs free valn & free legal fees. No HLC	1st 3 yrs
Yorkshire Bank	0800 202122	3.99%	for term	80%	£999	Flexible option. Remtgs free valuation & £200 for legal fees. Remortgages no fee. No HLC	None

Remortgages

HSBC	0800 494999	2.49%	D for 2 years	60%	£249	Free legal fees (Eng & Wales) or max £400 rebate (Scot & NI). No HLC	1st 2 yrs
NatWest Mtg Services	0800 587 6599	3.49%	F to 30.6.11	75%	£799	Free valuation. Free legal fees. No HLC	To 30.6.11
Chelsea BS	0800 169 0033	3.99%	F to 30.4.12	65%	£995	Free valuation. In Great Britain free legal fees. No HLC	To 30.4.12
Norwich & P'boro BS	0845 300 2522	4.75%	D for 4 years	80%	£495	Flexible option. Free valuation & £500 rebate. No HLC	1st 4 yrs
Yorkshire BS	0845 120 0822	4.59%	F to 31.7.14	75%	£245	Flexible option. £250 rebate or free valuation & free legal fees. No HLC	To 31.7.14
first direct	0845 610 0100	2.89%	V for term	75%	£799	Flexible & offset option. Free legal fees (England & Wales) or £400 rebate (Scot & NI). No HLC	None

Discounted Variable Rate Mortgages

HSBC	0800 494999	2.49%	for 2 years	60%	£249	Remtgs free legal fees (Eng & Wales) or remtgs max £400 rebate (Scot & NI). No HLC	1st 2 yrs
Market Harborough BS	01858 412250	2.99%	for 2 years	75%	£990	Flexible option. Refund ASU for 3 months & free B+C for 3 months. Refund valuation (max £550). Remortgages free legal fees. No HLC	1st 2 yrs
The Co-operative Bank	0800 633 5286	3.24%	to 30.9.12	75%	£995	Flexible option. Remtgs free legal fees & free valuation. No HLC	To 30.9.12
Loughborough BS	01509 610707	3.94%	for 3 years	75%	£499	Refund valuation (max £200). No HLC	1st 3 yrs
Monmouthshire BS	0845 888 8000	4.24%	for 5 years	75%	£299	Free ASU for 6 months. No HLC	1st 5 yrs
Market Harborough BS	01858 412250	3.99%	for term	75%	£95	Flexible option. Refund ASU for 3 months & free B+C for 3 months. Refund valuation (max £550). Remortgages free legal fees. No HLC	1st 2 yrs

First Time Buyers (variable unless stated)

Bath BS	01225 475702	4.34%	for 3 years	80%	0.40%	No HLC	1st 3 yrs
Norwich & P'boro BS	0845 300 2522	4.75%	for 4 years	80%	£495	Flexible option. Free valuation & £500 rebate. No HLC	1st 4 yrs
first direct	0845 610 0100	3.09%	for term	80%	£999	No HLC	None
Yorkshire Bank	0800 202122	3.99%	for term	80%	£999	Flexible & offset option. No HLC	None
Loughborough BS	01509 610707	4.24%	for term	80%	£499	Refund valuation (max £200). No HLC	1st 3 yrs
Dudley BS	0800 328 5976	4.49%	for term	80%	-	Flexible option. No HLC	None

Variable Rate Mortgages

first direct	0845 610 0100	2.89%	for term	75%	£799	Flexible & offset option. Remtgs free legal fees (Eng & Wales) or remtgs £400 rebate (Scot & NI). No HLC	None
HSBC	0800 494999	2.95%	for term	75%	£799	Remtgs free legal fees (Eng & Wales) or remtgs max £400 rebate (Scot & NI). No HLC	None
ING Direct (UK)	0845 603 8888	3.50%	for term	75%	£695	Flexible option. Remtgs free valn & free legal fees. No HLC	None
The One account	0845 610 1060	3.75%	for term	75%	-	Flexible & offset option. No HLC	None
Clydesdale Bank	0800 419000	3.99%	for term	80%	£999	Flexible & offset option. Remtgs free valn & £200 towards legal fees. Remtgs no fee. No HLC	None
Britannia BS	0800 013 2322	4.59%	for term	85%	£549	Flexible & offset option. No HLC	1st yr

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.