

# MONEYFACTS MORTGAGE SELECTION

	Telephone	Rate	Period	Max LTV	Fee	Incentive	Redemption
<b>Fixed Rate Mortgages with no extended redemption tie-in</b>							
HSBC	0800 494999	2.99%	to 31.7.12	70%	£999	Remtgs free legal fees (England & Wales) or remtgs max £400 rebate (Scot & NI). No HLC	To 31.7.12
Nationwide BS	08000 304058	5.98%	for 2 years	90%	£495	House purchase only. Free legal fees in GB. No HLC	1st 2 yrs
Leek United BS	01538 380047	3.90%	to 30.6.13	75%	£495	No HLC	To 30.6.13
The Co-operative Bank	0800 633 5286	4.49%	to 31.8.15	75%	£999	Flexible option. Remtgs free valn. Remtgs free legal fees. No HLC	To 31.8.15
Yorkshire Bank	0800 202122	6.69%	to 30.6.15	90%	£999	Flexible option. Remtgs free valn. Remtgs free legal fees. No HLC	1st 5 yrs
The Co-operative Bank	0800 633 5286	5.49%	to 31.8.20	75%	-	Flexible option. Remtgs free valn. Remtgs free legal fees. No HLC	To 31.8.20

## Current Account & Offset Mortgages

Yorkshire BS	0845 120 0874	4.59% <b>F</b>	to 31.5.12	85%	£495	Flexible option. Remtgs free valn. Remtgs free legal fees. No HLC	To 31.5.12
first direct	0845 610 0100	2.59%	for term	65%	£499	Flexible option. Remtgs free legal fees (Eng & Wales) or remtgs £400 rebate (Scot & NI). 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	80%	£299	Flexible option. Remtgs free valn. Remtgs free legal fees. No HLC	None
Coventry BS	0845 766 5522	3.75%	for term	75%	£499	Free valn (max £650). Remtgs free legal fees. No HLC	None
Yorkshire Bank	0800 202122	3.99%	for term	75%	£999	Flexible option. Remtgs free valuation. Remtgs £200 towards legal fees. No HLC	None

## Remortgages

HSBC	0800 494999	1.99% <b>D</b>	for 2 years	60%	£999	Free legal fees (Eng & Wales) or max £400 rebate (Scot & NI). No HLC	1st 2 yrs
The Co-operative Bank	0800 633 5286	3.19% <b>F</b>	to 31.8.12	75%	£999	Flexible option. Free valuation. Free legal fees. No HLC	To 31.8.12
Vernon BS	0161 429 6262	3.49% <b>D</b>	for 3 years	80%	£395	Free valuation. Free legal fees or £200 rebate. No HLC	1st 3 yrs
ING Direct (UK)	0845 603 8888	4.09% <b>F</b>	to 31.5.13	75%	£595	Free valuation. Free legal fees. No HLC	To 31.5.13
The Co-operative Bank	0800 633 5286	4.79% <b>F</b>	to 31.8.15	75%	-	Flexible option. Free valuation. Free legal fees. No HLC	To 31.8.15
first direct	0845 610 0100	2.89% <b>V</b>	for term	65%	-	Flexible & offset option. Free valn. Free legal fees (Eng & Wales) or £400 rebate (Scot & NI). No HLC	None

## Discounted Variable Rate Mortgages

HSBC	0800 494999	1.99%	for 2 years	60%	£999	Remtgs free legal fees (Eng & Wales) or remtgs max £400 rebate (Scot & NI). No HLC	1st 2 yrs
Earl Shilton BS	01455 844422	2.45%	for 30 mths	75%	£599	No HLC	1st 2 yrs
Norwich & Pboro BS	0845 300 2522	2.95%	for 3 years	75%	£695	Flexible option. No HLC	1st 3 yrs
Furness BS	0800 220568	3.49%	for 3 years	75%	£199	Remtgs free valn (max £325). Remtgs free legal fees (Eng & Wales) or £150 rebate (Scotland). No HLC	1st 3 yrs
Vernon BS	0161 429 6262	4.19%	for 5 years	80%	£395	Free valuation. Free legal fees or £250 rebate. No penalty No HLC	None
Market Harborough BS	01858 412250	3.99%	for term	75%	£95	Flexible option. Refund <b>ASU</b> for 3 months. Refund valuation (max £550). Remortgages free legal fees. No HLC	1st 2 yrs

## First Time Buyers (variable unless stated)

Newcastle BS	0845 600 4326	4.60%	to 31.3.12	90%	£694	Free ASU for 3 months. No HLC	To 31.3.12
HSBC	0800 494999	5.99% <b>F</b>	to 31.7.12	90%	£599	No HLC	To 31.7.12
Abbey (Santander)	0800 100802	5.99% <b>F</b>	to 2.6.13	90%	£495	Free valuation (max £1190). £250 rebate. No HLC	To 2.6.13
Yorkshire Bank	0800 202122	5.99% <b>F</b>	to 30.6.13	90%	£599	Flexible option. Free valuation. No HLC	1st 3 yrs
NatWest Mtg Services	0800 587 6599	6.39% <b>F</b>	to 31.5.15	90%	-	No HLC	To 31.5.15
HSBC	0800 494999	4.49%	for term	90%	-	Free valuation. No HLC	None

## Variable Rate Mortgages

first direct	0845 610 0100	2.39%	for term	65%	£499	Flexible & offset option. Remtgs free legal fees (Eng & Wales) or remtgs £400 rebate (Scot & NI). No HLC	None
ING Direct (UK)	0845 603 8888	2.84%	for term	75%	£945	Flexible option. Remtgs free valn. Remtgs free legal fees. No HLC	None
Woolwich from Barclays	0845 607 1111	2.99%	for term	70%	-	Flexible option. Remtgs free valn. Remtgs free legal fees or £200 rebate. No HLC	To 30.6.12
Post Office	0800 077 8033	3.59%	for term	80%	£999	No HLC	1st yr
The One account	0845 610 1060	3.75%	for term	75%	-	Flexible & offset option. No HLC	None
HSBC	0800 494999	4.49%	for term	90%	-	House purchase only. Free valuation. 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.