

# MONEYFACTS MORTGAGE SELECTION

	Telephone	Rate	Period	Max LTV	Fee	Incentive	Redemption
<b>Fixed Rate Mortgages with no extended redemption tie-in</b>							
first direct	0845 610 0100	3.69%	for 2 years	60%	£498	Flexible & offset option. Remtgs free legal fees (Eng & Wales) or £400 rebate (Scot & NI). No HLC	1st 2 yrs
HSBC	0800 494999	5.99%	to 31.12.11	90%	£599	House purchase only. No HLC	To 31.12.11
NatWest Mtg Services	0800 587 6599	4.39%	to 31.12.12	75%	£499	House purchase only. No HLC	To 31.12.12
Newcastle BS	0845 600 4326	4.99%	to 30.9.14	75%	£994	Free <b>ASU</b> for 3 months. No HLC	To 30.9.14
Leeds BS	0845 045 4049	5.75%	to 31.1.15	85%	£999	Lenders <b>B + C</b> required. No HLC	To 31.1.15
Chelsea BS	0800 169 0033	5.69%	to 31.8.19	75%	£995	Free valn. Remtgs free legal fees in GB. No HLC	To 31.8.19

## Current Account & Offset Mortgages

Yorkshire BS	0845 120 0822	6.59%	F to 30.11.11	85%	£995	Flexible option. Remtgs free valn & legal fees. No HLC	To 30.11.11
first direct	0845 610 0100	3.14%	for term	75%	£699	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	75%	£799	Flexible option. Remtgs free valn & free legal fees. No HLC	None
Britannia	0800 013 2322	4.19%	for term	75%	£599	Flexible option. No HLC	1st 1 yr
Yorkshire Bank	0800 202122	4.59%	for term	80%	£999	Flexible option. Remtgs free valuation & free legal fees. No HLC	1st 2 yrs

## Remortgages

HSBC	0800 494999	2.99%	D for 2 years	75%	-	Free valuation & free legal fees (Eng & Wales) or max £400 rebate (Scot & NI). No HLC	1st 2 yrs
ING Direct (UK)	0845 603 8888	3.84%	F to 31.12.11	75%	£595	Free valuation & free legal fees. No HLC	To 31.12.11
The Co-operative Bank	0800 633 5286	3.24%	D to 31.1.13	75%	£995	Flexible option. Free valn & free legal fees. No HLC	To 31.1.13
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
HSBC	0800 494999	4.95%	F to 31.12.14	60%	£999	Free legal fees (Eng & Wales) or max £400 rebate (Scot & NI). No HLC	To 31.12.14
first direct	0845 610 0100	2.99%	V for term	60%	-	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%	£1199	Remtgs free legal fees (Eng & Wales) or remtgs max £400 rebate (Scot & NI). No HLC	1st 2 yrs
Melton Mowbray BS	0845 634 3111	2.99%	to 31.10.11	75%	£499	Offset option. No HLC	To 31.10.11
The Co-operative Bank	0800 633 5286	3.24%	to 31.1.13	75%	£995	Flexible option. Remtgs free legal fees & remtgs free valuation. No HLC	To 31.1.13
Mansfield BS	01623 676345	3.49%	for 3 years	75%	£599	Refund valuation (max £400). Remtgs free legal fees or remtgs £250 rebate. No HLC	1st 3 yrs
Holmesdale BS	01737 245716	3.54%	for 5 years	75%	£495	No HLC	1st 2 yrs
Market Harborough BS	01858 412250	3.99%	for term	75%	£95	Flexible option. Refund <b>ASU</b> for 3 months & free <b>B+C</b> for 3 months. Refund valuation (max £550). Remortgages free legal fees. No HLC	1st 2 yrs

## First Time Buyers (variable unless stated)

Marsden BS	0800 801645	3.99%	to 30.11.11	80%	£1098	Free valuation. No HLC	To 30.11.11
Newbury BS	01635 555777	3.70%	for 3 years	80%	£500	Free valuation. No HLC	1st 3 yrs
Furness BS	0800 220568	4.94%	for 3 years	90%	£699	Free <b>ASU</b> for 3 months. 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
Leek United BS	01538 380047	3.94%	for 5 years	85%	£495	Advances up to 75%, no HLC	1st 2 yrs
Loughborough BS	01509 610707	4.24%	for term	80%	£499	Refund valuation (max £200). No HLC	1st 3 yrs

## Variable Rate Mortgages

HSBC	0800 494999	2.74%	for term	60%	£999	Remtgs free legal fees (Eng & Wales) or remtgs max £400 towards legal fees (Scot & NI). No HLC	None
ING Direct (UK)	0845 603 8888	3.09%	for term	75%	£695	Flexible option. Remtgs free valuation & free legal fees. No HLC	None
first direct	0845 610 0100	3.49%	for term	80%	£999	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 & offset option. No HLC	None
Yorkshire Bank	0800 202122	3.99%	for term	75%	£999	Flexible & offset option. Remtgs free valn. Remtgs £200 towards legal fees. No HLC	None
HSBC	0800 494999	4.89%	for term	90%	£999	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.