

MONEYFACTS MORTGAGE SELECTION

	Telephone	Rate	Period	Max LTV	Fee	Incentive	Redemption
Fixed Rate Mortgages with no extended redemption tie-in							
Newcastle BS	0845 600 4326	3.65%	to 31.3.12	80%	£994	Free ASU for 3 months. No HLC	To 31.3.12
Yorkshire BS	0845 120 0822	3.89%	to 28.2.12	75%	£495	House purchase only. Flexible option. 1% of advance rebated. No HLC	To 28.2.12
first direct	0845 610 0100	4.39%	for 3 years	65%	£498	Flexible & offset option. Remtgs free legal fees (Eng & Wales) or remtgs £400 rebate (Scot & NI). No HLC	1st 3 yrs
Leeds BS	0845 045 4049	4.75%	to 28.2.15	75%	£999	Lenders B+C required. No HLC	To 28.2.15
Newcastle BS	0845 600 4326	4.89%	to 31.3.15	80%	£588	Free ASU for 3 months. No HLC	To 31.3.15
Chelsea BS	0800 169 0033	5.69%	to 31.12.19	75%	£995	Free valn. Remtgs free legal fees in GB. No HLC	To 31.12.19

Current Account & Offset Mortgages

Yorkshire BS	0845 120 0822	6.09% F	to 31.1.12	85%	£495	Flexible option. Remtgs free valn. Remtgs free legal fees. No HLC	To 31.1.12
first direct	0845 610 0100	2.68%	for term	65%	£999	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%	£299	Flexible option. Remtgs free valn. Remtgs free legal fees. No HLC	None
Royal Bank of Scotland	0800 917 3025	3.75%	for term	75%	£299	Flexible option. Remtgs free valn. Remtgs free legal fees. No HLC	None
Yorkshire Bank	0800 202122	4.59%	for term	80%	£999	Flexible option. Remtgs free valuation. Remtgs free legal fees. No HLC	1st 2 yrs

Remortgages

HSBC	0800 494999	2.49% D	for 2 years	60%	£999	Free legal fees (Eng & Wales) or max £400 rebate (Scot & NI). No HLC	1st 2 yrs
ING Direct (UK)	0845 603 8888	3.78% F	to 29.2.12	75%	£595	Free valuation & free legal fees. No HLC	To 29.2.12
Abbey	0800 100802	4.29% F	to 2.4.13	75%	£995	Free valuation (max £1190). Free legal fees or £250. No HLC	To 2.4.13
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 28.2.15	60%	£999	Free legal fees (Eng & Wales) or max £400 rebate (Scot & NI). No HLC	To 28.2.15
first direct	0845 610 0100	2.99% V	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	2.49%	for 2 years	60%	£999	Remtgs free legal fees (Eng & Wales) or remtgs max £400 rebate (Scot & NI). No HLC	1st 2 yrs
Hanley Economic BS	01782 255000	2.95%	for 2 years	75%	£949	Remtgs free legal fees (max £250). No HLC	1st 2 yrs
Furness BS	0800 220568	3.49%	for 3 years	75%	£499	Free ASU for 3 months. Remtgs free valn (max £318). Remtgs free legal fees (Eng & Wales) or £150 rebate (Scotland). No HLC	1st 3 yrs
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 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)

Newcastle BS	0845 600 4326	2.89%	to 31.3.12	80%	£994	Free ASU for 3 months. No HLC	To 31.3.12
HSBC	0800 494999	3.59%	for 2 years	80%	-	Free valuation. No HLC	1st 2 yrs
Furness BS	0800 220568	4.94%	for 3 years	90%	£699	Free ASU 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

first direct	0845 610 0100	2.68%	for term	65%	£999	Flexible & offset facility. Remtgs free legal fees (Eng & Wales) or remtgs £400 rebate (Scot & NI). No HLC	None
ING Direct (UK)	0845 603 8888	2.89%	for term	75%	£695	Flexible option. Remtgs free valuation. Remtgs free legal fees. No HLC	None
Woolwich from Barclays	0845 607 1111	3.19%	for term	70%	-	Flexible option. Remtgs free valn. Remtgs £200 rebate or remtgs free legal fees. No HLC	To 31.1.12
Post Office	0800 707 6204	3.59%	for term	80%	£599	No HLC	1st yr
The One account	0845 610 1060	3.75%	for term	75%	-	Flexible & offset option. No HLC	None
HSBC	0800 494999	5.19%	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.