

Residential

additional borrowing - 85% LTV

2 year discounted variable rate

A discount of **2.29%** from the standard variable rate for the first 2 years. *Standard variable rate charged from the beginning of year 3.

Initial rate % p.a.	3.54%
Product code	00725 KFAR1605
Max LTV	85%
Fees	Product fee 0.25% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	None.
Rate correct as at 1 September 2016	

2 year fixed rate

*Standard variable rate charged from the beginning of year 3.

Initial rate % p.a.	3.89%
Product code	00726 KFAR1605
Max LTV	85%
Fees	Product fee 0.25% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
Rate correct as at 13 May 2016	

Under no circumstances should this document be copied, given to or distributed to customers or potential customers. This rate sheet does not include APRCs which are required for consumers to compare mortgage products.

*The Standard variable rate is 5.83%. The Standard variable rate is charged from the end of any initial specified deal. **ERCs may be incurred for full redemption or repayment of capital. All of our products are subject to availability and may be withdrawn at any time. The figures in these illustrations only relate to the additional borrowing amount.

Residential

additional borrowing - 85% LTV

3 year fixed rate

*Standard variable rate charged from the beginning of year 4.

Initial rate % p.a.	4.09%
Product code	00727 KFAR1605
Max LTV	85%
Fees	Product fee 0.25% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
Rate correct as at 13 May 2016	

5 year fixed rate

A fixed rate for the first 5 years.

*Standard variable rate charged from the beginning of year 6.

Initial rate % p.a .	4.09%
Product code	00728 KFAR16F5
Max LTV	85%
Fees	Product fee 0.25% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
Rate correct as at 13 May 2016	

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Notes about our mortgage products

- These mortgage products are only available on a repayment basis. Interest-only or part repayment/part interest-only may be available only by exception.
- At the end of any initial deal, the interest rate will revert to the Standard variable rate.
- The Standard variable rate can vary in line with the general level of interest rates and economic conditions.
- If your client makes any lump sum payments or repays the loan within a special deal period, an early repayment charge may be payable. Please refer to the early repayment charge section of the table for details. Payments up to a maximum of £499 per month can be made without incurring an early repayment charge.
- A list of our fees and charges accompanies all Key Facts Illustrations (KFI).
- The term of any additional borrowing must not exceed the term of the existing mortgage.
- Maximum loan is £1m.
- Minimum loan is £15,000.
- Interest is added to the mortgage account for the period from the date the loan is made until the last day of that month. Thereafter, interest is charged monthly on the balance outstanding at the end of the last month. Payments in excess of the required monthly payment will have the effect of reducing the balance outstanding and the amount of interest to be paid.
- These mortgage products are portable. Even if your client moves home during the initial special deal period of a mortgage, the remaining benefits (up to the outstanding balance of their existing mortgage) of that special deal can be transferred to their new mortgage with us, subject to our lending criteria at the time of any move. In this case, any early repayment charges will not be charged but the existing rate will not apply to any additional funds that your client borrows.
- All mortgage products are subject to availability of funds and can be withdrawn at any time.

For interest-only or part repayment/part-interest only, it is the borrower's responsibility to ensure they have sufficient funds available at the end of the term with which to repay the loan.

All loans are subject to availability, status, valuation and approval, and are available in England and Wales only. Applicants must be aged 18 or over. Maximum age at the end of the mortgage term is 85.

Written quotations are available on request.

YOUR CLIENT'S HOME MAY BE REPOSSESSED IF THEY DO NOT KEEP UP REPAYMENTS ON THEIR MORTGAGE.

Residential

additional borrowing - 90% LTV

2 year discounted variable rate

A discount of **1.99%** from the standard variable rate for the first 2 years. *Standard variable rate charged from the beginning of year 3.

Initial rate % p.a.	3.84%
Product code	00729 KFAR1605
Max LTV	90%
Fees	Product fee 0.25% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	None.
Rate correct as at 9 August 2016	

2 year fixed rate

*Standard variable rate charged from the beginning of year 3.

Initial rate % p.a.	4.19%
Product code	00730 KFAR1605
Max LTV	90%
Fees	Product fee 0.25% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
Rate correct as at 13 May 2016	

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Residential

additional borrowing - 90% LTV

3 year fixed rate

*Standard variable rate charged from the beginning of year 4.

Initial rate % p.a.	4.39%
Product code	00731 KFAR1605
Max LTV	90%
Fees	Product fee 0.25% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
Rate correct as at 13 May 2016	

5 year fixed rate

A fixed rate for the first 5 years.

*Standard variable rate charged from the beginning of year 6.

Initial rate % p.a.	4.39%
Product code	00732 KFAR16F5
Max LTV	90%
Fees	Product fee 0.25% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
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