

For intermediary use only

July 09 products	Mainstream					
	Maximum LTV				Arrangement fee (can be added to the loan)	Incentives
	60%	75%	80%	85%		
2 year fixed <small>until 1 September 2011</small>	4.59%	4.99%	6.34%	7.04%	£0	Free valuation
3 year fixed <small>until 1 September 2012</small>	4.99%	5.39%	6.74%	7.24%	£0	Free valuation
2 year tracker <small>from completion</small>	3.79%	4.09%	Not available		£995	Free valuation
3 year tracker <small>from completion</small>	3.99%	4.29%	Not available		£995	Free valuation

Maximum loan <small>(house purchase and remortgage)</small>	£1,000,000	£750,000
Reversionary rate	4.75% BBR*+3.75%	
Remortgage information	Remortgage max LTV 75%	
Introducer fee	0.35% (max £3,500)	
Additional notes	<ul style="list-style-type: none"> • Available to employed and self-employed • Available to first time buyers 	

*As BBR falls below 1.00% the initial/reversionary rate will be charged at 1.00% + product reversionary rate loading

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