

Activate product code:	F273		F274	
Type:	Owner Occupier		Owner Occupier	
Purpose:	Purchase with full fees payable by the applicant		Remortgage with fees assisted package, product switch and additional borrowing	
Interest rate:	2.59%		2.59%	
Difference to follow on rate:	2.20%		2.20%	
APR:				
Period:	30 November 2017		30 November 2017	
No. of months (for Summit):	30		30	
Max. loan to value:	80%		80%	
Interest calculated:	Monthly		Monthly	
Follow on rate:	Monthly Standard variable rate, currently	4.79%	Monthly Standard variable rate, currently	4.79%
ERCs:	2% until 30 November 2016	30/11/2016	2% until 30 November 2016	30/11/2016
	1% until 30 November 2017	30/11/2017	1% until 30 November 2017	30/11/2017
Processing fee:	Standard fee scale		Standard fee scale (valuation refunded on completion up to a maximum of £360 for remortgage)	
Completion fee:	£945		£945 for new business, £0 for product switch and additional borrowing	
Repayment method:	Repayment only		Repayment only	
Conditional insurances:	None		None	
Minimum loan:	£45,000		£45,000	
Maximum loan:	Usual limits apply		Usual limits apply	
Completion deadline:	02 November 2015		02 November 2015	
Cashback:	None		None	
Additional criteria:	For applications between 75% & 80% LTV applicants must be able to evidence 12 months repayment history, mortgage or rental.		For applications between 75% & 80% LTV applicants must be able to evidence 12 months repayment history, mortgage or rental.	
Distribution:	Direct (via New Business Team and online) Via an Intermediary		Direct (via New Business Team and online) Via an Intermediary	
Procuration fee:	0.35% (min. £157.50)		0.35% (min. £157.50)	