

Activate product code:	XF0035		XF0036	
Type:	Owner Occupier		Owner Occupier	
Purpose:	Purchase with full fees payable by the applicant		Remortgage with fees assisted package	
Interest rate:	3.29%		3.29%	
Difference to follow on rate:	1.50%		1.50%	
APR:				
Period:	28 February 2021		28 February 2021	
No. of months (for Summit):	66		66	
Max. loan to value:	80%		80%	
Interest calculated:	Monthly		Monthly	
Follow on rate:	Family Building Society variable Managed Mortgage Rate, currently	4.79%	Family Building Society variable Managed Mortgage Rate, currently	4.79%
ERCs:	5% until 28 February 2017	28/02/2017	5% until 28 February 2017	28/02/2017
	4% until 28 February 2018	28/02/2018	4% until 28 February 2018	28/02/2018
	3% until 28 February 2019	28/02/2019	3% until 28 February 2019	28/02/2019
	2% until 28 February 2020	28/02/2020	2% until 28 February 2020	28/02/2020
	1% until 28 February 2021	28/02/2021	1% until 28 February 2021	28/02/2021
Processing fee:	Standard fee scale		Standard fee scale (valuation refunded on completion up to a maximum of £360)	
Completion fee:	£945		£945	
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:	01 February 2016		01 February 2016	
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)	