

Activate product code:	F319	
Summit long name:	Fixed at 2.49% until 31/10/2019 (RP)	
Summit short name:	Fix2.4931/10/2019	
MBL Note Title:	NF319 Fixed until 31/10/2019	
Type:	Owner Occupier	
Purpose:	Purchase with full fees payable by the applicant. Remortgage with fees assisted package. Product switch and additional borrowing.	
Interest rate:	2.49%	
Period:	31 October 2019	
No. of months (for Summit):	41	
Max. loan to value:	80%	
Interest calculated:	Monthly	
Follow on rate:	Monthly Standard variable rate, currently	4.79%
ERCs:	3% until 31 October 2017	31/10/2017
	2% until 31 October 2018	31/10/2018
	1% until 31 October 2019	31/10/2019
Application fee:	Standard fee scale for new business. For remortgage, valuation fee refunded on completion up to a maximum of £360. Product switch £0 Additional borrowing £125	
Product fee:	£945 for new business, £0 for product switch and additional borrowing	
Repayment method:	Repayment only	
Conditional insurances:	None	
Minimum loan:	£45,000 for new business £2,000 for additional borrowing n/a for product switch	
Maximum loan:	Usual limits apply	
Completion deadline:	1 December 2016 for new business and additional borrowing n/a for product switch	
Cashback:	None	
Additional criteria:	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) Via an Intermediary	
Procuration fee:	0.35% (min. £157.50) for new business Nil for product switch and additional borrowing	