

1.00% Discount for Term Ex-Pat Residential

Interest Rates

5.99%

Representing a 1.00% discount off our Residential Standard Variable Rate which is currently 6.99%

6.3% APRC (The overall cost for comparison)

Main Features

Available for: Purchase and Remortgage

Min/Max Adv: £25,000/£1,500,000

Max Loan To Value: 85% (including arrangement fee)

Arrangement Fee: £750

Valuation Fee: Payable on application. See Valuation Fee leaflet.

Application Fee: £125

Early Repayment Charge (ERC): 1% in the first year and 0.5% for years two and three

Overpayments: 10% of the advance amount can be repaid per annum for three years without incurring a charge. A 1% charge is due on any amount repaid that exceeds 10% per annum for the first year and a 0.5% charge is due on any amount that exceeds 10% per annum for years two and three

Restrictions: This mortgage must be repaid on a capital & interest basis or interest only. Please note that interest only mortgages are capped at 75% LTV.

Other Features: N/A

Representative Example

A mortgage of **£242,303** payable over **35** years on our discounted rate at **1.00%** below the Society's current Standard Variable Rate of **6.99%** (variable) for the mortgage term of **35** years would require **420** monthly payments of **£1,379.96** plus one initial interest payment of **£1,232.69**.

The total amount payable would be **£582,170.89** made up of the loan amount plus interest (**£338,512.89**) and Arrangement Fee (**£750**), Valuation Fee (**£330**), CHAPS Fee (**£25**), Application Fee (**£125**) and Discharge Fee (**£125**).

The overall cost for comparison is **6.3% APRC** representative.

Additional Notes

- This mortgage summary should be read in conjunction with the Terms and Conditions.
- All Dudley Building Society mortgage products are subject to limited availability and may be withdrawn at the Society's discretion
- Fees and rates may vary according to the individual case. Fees and rates will be confirmed upon application.

For Intermediaries Only