

<b>Activate product code:</b>	<b>F298</b>	
<b>Summit long name:</b>	Fixed at 2.99% until 31/05/2019 (RP)	
<b>Summit short name:</b>	Fix2.9931/05/2019	
<b>MBL Note Title:</b>	NF298 Fixed until 31/05/2019	
<b>Type:</b>	<b>Owner Occupier</b>	
<b>Purpose:</b>	Purchase with full fees payable by the applicant. Remortgage with fees assisted package. Product switch and additional borrowing.	
<b>Interest rate:</b>	2.99%	
<b>APR:</b>		
<b>Period:</b>	31 May 2019	
<b>No. of months (for Summit):</b>	41	
<b>Max. loan to value:</b>	80%	
<b>Interest calculated:</b>	Monthly	
<b>Follow on rate:</b>	Monthly Standard variable rate, currently	4.79%
<b>ERCs:</b>	3% until 31 May 2017	31/05/2017
	2% until 31 May 2018	31/05/2018
	1% until 31 May 2019	31/05/2019
<b>Application fee:</b>	Standard fee scale. For remortgage, valuation fee refunded on completion up to a maximum of £360.	
<b>Product fee:</b>	£945 for new business, £0 for product switch and additional borrowing	
<b>Repayment method:</b>	Repayment only	
<b>Conditional insurances:</b>	None	
<b>Minimum loan:</b>	£45,000	
<b>Maximum loan:</b>	Usual limits apply	
<b>Completion deadline:</b>	01 June 2016	
<b>Cashback:</b>	None	
<b>Additional criteria:</b>	For applications between 75% & 80% LTV applicants must be able to evidence 12 months repayment history, mortgage or rental.	
<b>Distribution:</b>	Direct (via New Business Team) Via an Intermediary	
<b>Procuration fee:</b>	0.35% (min. £157.50)	