

Activate product code:	F303	
Summit long name:	Fixed at 3.29% until 31/05/2021 (RP)	
Summit short name:	Fix3.2931/05/2021	
MBL Note Title:	NF303 Fixed until 31/05/2021	
Type:	Owner Occupier	
Purpose:	Purchase with full fees payable by the applicant. Remortgage with fees assisted package. Product switch and additional borrowing.	
Interest rate:	3.29%	
APR:		
Period:	31 May 2021	
No. of months (for Summit):	65	
Max. loan to value:	80%	
Interest calculated:	Monthly	
Follow on rate:	Monthly Standard variable rate, currently	4.79%
ERCs:	5% until 31 May 2017	31/05/2017
	4% until 31 May 2018	31/05/2018
	3% until 31 May 2019	31/05/2019
	2% until 31 May 2020	31/05/2020
	1% until 31 May 2021	31/05/2021
Application fee:	Standard fee scale. For remortgage, valuation fee refunded on completion up to a maximum of £360.	
Product fee:	£945 for new business, £0 for product switch and additional borrowing	
Repayment method:	Repayment only	
Conditional insurances:	None	
Minimum loan:	£45,000	
Maximum loan:	Usual limits apply	
Completion deadline:	01 June 2016	
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)	