

2 YEAR DISCOUNTED RATE

Remortgage for up to 60% LTV.

2.99%

representing a 2% discount off our residential standard variable rate for the first two years, changing to our residential standard variable rate which is currently...

4.99%

and remaining on the residential standard variable rate for the rest of the mortgage.

The overall cost for comparison is:

4.7% APR

Available exclusively for applications made at your local Dudley Building Society branch.

Remortgage with the Dudley with No Arrangement Fee, receive Free Legal Fees and Free Standard Valuation Fee (conditions may apply, see reverse for details).

An Early Repayment Charge will be levied if the mortgage is repaid in full or transferred to another mortgage incentive within the first two years (See reverse for details).



YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Please refer to the reverse of this leaflet for additional information and contact details.

People to talk to.

Dudley
BUILDING SOCIETY

2 YEAR DISCOUNTED RATE REMORTGAGE FOR UP TO 60% LOAN TO VALUE.

APPLICATIONS MUST BE MADE DIRECT AT ONE OF THE SOCIETY'S BRANCHES.

2.99% representing a 2% discount off our residential standard variable rate for the first two years, changing to our residential standard variable rate which is currently...

4.99% and remaining on the residential standard variable rate for the rest of the mortgage.

The overall cost for comparison is **4.7% APR.**

No Arrangement Fee.

Free Valuation: Limited to one free 'Report and Valuation for Mortgage'.

Free Legal Fees: No legal fees will apply, provided the title to the property is registered, no existing secured loans are to be postponed and no transfer of ownership is taking place. Applicants will have to pay fees their existing lender may charge in connection with repaying their current mortgage. Legal fees will only be paid if the Society's designated conveyancer is used.

Terms and Conditions

- Minimum loan: £25,000.
- Maximum loan: £300,000.
- Maximum property value: £500,000.
- Minimum age is 18 years.
- All applications are subject to status and valuation.
- The secured property must be your main residence.
- All applicants will be subject to the Society's Mortgage and Offer of Advance conditions.
- A Discharge Fee of £125 will be charged (except on natural redemptions).
- Interest is calculated on a monthly basis.
- Portable (the balance of the original loan only).
- If regular monthly repayments are not maintained on the account, the rate charged to your account will revert to the residential standard variable rate and the repayment terms will be amended.
- An Early Repayment Charge will be levied if the mortgage is repaid in full, or transferred to another mortgage incentive, as follows: 2% of the original advance in years 1 and 2. After the end of the Early Repayment Charge period, interest will be charged up to the date of the repayment of your mortgage.
- For new members applications are only acceptable on properties located within the following post code areas: B, CV, CW, DE, DY, ST, SY, TF, WR, WS or WV. Restrictions do not apply to existing members.

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**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT
KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

This leaflet is available in large print, Braille or audio if required.

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