



Intermediary Retention Product Guide



What to check before switching

You can switch your mortgage with us if:

- Your mortgage isn't in arrears
- You have more than 12 months left on your mortgage term at the time your switch is due

Proc Fee

Every time you switch one of your clients to a new Dudley deal we'll pay a procuration fee of 0.25%.

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Residential Fixed Products

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|--------------|--------------------|----------------------|--------------|------|---------|--|------------------------------|--|
| Fixed | | | | | | | | |
| FXD25 | 28127 | 4.94% Two Year Fixed | 4.94% | 7.6% | 65% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| FXD25 | 28128 | 5.14% Two Year Fixed | 5.14% | 7.6% | 75% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Yrs | No |
| FXD25 | 28129 | 5.34% Two Year Fixed | 5.34% | 7.7% | 85% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Yrs | No |
| FXD25 | 28130 | 5.74% Two Year Fixed | 5.74% | 7.8% | 85%+ | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Yrs | No |



Residential Fixed Continued

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|--------------|--------------------|----------------------------------|--------------|------|---------|--|------------------------------|--|
| Fixed | | | | | | | | |
| FXD25 | 28149 | 4.90% Two Year Fixed Large Loan | 4.90% | 7.6% | 55% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| FXD25 | 28150 | 4.90% Five Year Fixed Large Loan | 4.90% | 6.7% | 55% | ERC: 3% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in each of first 5 years without penalty | Term 5-40 Years | No |
| FXD25 | 28131 | 4.94% Five Year Fixed | 4.94% | 6.6% | 60% | ERC: 3% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty | Term 5-40 Years | No |
| FXD25 | 28132 | 5.09% Five Year Fixed | 5.09% | 6.7% | 75% | ERC: 3% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty | Term 5-40 Years | No |

*you must have a balance of over £500,000.00 to be eligible for a Large Loan product

Residential Discount Products

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|-----------------|--------------------|-------------------------|--------------|------|---------|--|------------------------------|--|
| Variable | | | | | | | | |
| DSC25 | 31149 | 1.00% One Year Discount | 7.09% | 8.4% | 95% | No ERC's or overpayments | Term 1-40 Years | No |
| DSC25 | 31137 | 3.45% Two Year Discount | 4.64% | 7.7% | 65% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| DSC25 | 31127 | 3.35% Two Year Discount | 4.74% | 7.8% | 75% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| DSC25 | 31128 | 3.20% Two Year Discount | 4.89% | 7.8% | 85% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| DSC25 | 31129 | 3.00% Two Year Discount | 5.09% | 7.8% | 85%+ | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |

Residential Discount Continued

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|-----------------|--------------------|---------------------------------------|--------------|------|---------|---|------------------------------|--|
| Variable | | | | | | | | |
| DSC25 | 31145 | 3.49% Two Year Discount large loan | 4.60% | 7.8% | 55% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in the first 2 years without penalty | Term 2-40 Years | No |
| DSC25 | 31146 | 3.20% Five Year Discount | 4.89% | 7.1% | 65% | ERC: 2% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty | Term 5-40 Years | No |
| DSC25 | 31143 | 3.10% Five Year Discount | 4.99% | 7.1% | 75% | ERC: 2% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty | Term 5-40 Years | No |
| DSC25 | 31144 | 3.00% Five Year Discount | 5.09% | 7.1% | 85% | ERC: 2% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty | Term 5-40 Years | No |

*you must have a balance of over £500,000.00 to be eligible for a Large Loan product



Buy to Let Fixed Products

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|--------------|--------------------|------------------------------|--------------|------|---------|--|------------------------------|--|
| Fixed | | | | | | | | |
| FXD25 | 28135 | 5.65% Two Year Fixed BTL | 5.65% | 8.2% | 60% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| FXD25 | 28137 | 6.05% Two Year Fixed BTL | 6.05% | 8.3% | 80% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| FXD25 | 28146 | 5.65% Five Year Fixed BTL | 5.65% | 7.4% | 60% | ERC: 3% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty | Term 5-40 Years | No |
| FXD25 | 28147 | 5.95% Five Year Fixed BTL | 5.95% | 7.6% | 80% | ERC: 3% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty | Term 5-40 Years | No |



Buy to Let Discount Products

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|-----------------|--------------------|------------------------------|--------------|------|---------|--|------------------------------|--|
| Variable | | | | | | | | |
| DSC25 | 31126 | 1.00% One Year Discount | 7.59% | 8.9% | 80% | No ERC's or overpayments | Term 1-40 Years | No |
| DSC25 | 31139 | 3.84% Two Year Discount BTL | 4.75% | 8.2% | 60% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| DSC25 | 31130 | 3.80% Two Year Discount BTL | 4.79% | 8.2% | 80% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Yrs | No |
| DSC25 | 31154 | 3.74% Five Year Discount BTL | 4.85% | 7.3% | 60% | ERC: 2% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in the first 5 years without penalty | Term 5-40 Yrs | No |



Holiday Let Fixed Products

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|--------------|--------------------|-------------------------------------|--------------|------|---------|---|------------------------------|--|
| Fixed | | | | | | | | |
| FXD25 | 28140 | 5.95% Two Year Fixed Holiday Let | 5.95% | 8.3% | 60% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| FXD25 | 28139 | 6.05% Two Year Fixed Holiday Let | 6.05% | 8.3% | 80% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |



Holiday Let Discount Products

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|-----------------|--------------------|--|--------------|------|---------|---|------------------------------|--|
| Variable | | | | | | | | |
| DSC25 | 31140 | 3.84% Two Year Discount Holiday Let | 4.75% | 8.2% | 60% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| DSC25 | 31131 | 3.80% Two Year Discount Holiday Let | 4.79% | 8.2% | 80% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |



Ex Pat Fixed Products

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|--------------|--------------------|---|--------------|------|---------|---|------------------------------|--|
| Fixed | | | | | | | | |
| FXD25 | 28148 | 5.70% Two Year Fixed Expat Residential | 5.70% | 7.8% | 60% | ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| FXD25 | 28136 | 5.90% Two Year Fixed Expat Residential | 5.90% | 7.9% | 70% | ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| FXD25 | 28141 | 6.25% Two Year Fixed Expat Residential | 6.25% | 8.0% | 90% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| FXD25 | 28134 | 5.95% Two Year Fixed Expat BTL | 5.95% | 8.3% | 70% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| FXD25 | 28142 | 6.25% Two Year Fixed Expat BTL | 6.25% | 8.4% | 80% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |



Ex Pat Fixed Products Continued

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|--------------|--------------------|---|--------------|------|---------|---|------------------------------|--|
| Fixed | | | | | | | | |
| FXD25 | 28151 | 5.75% Two Year Fixed Expat BTL | 5.75% | 7.4% | 60% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2 - 40 Years | No |
| FXD25 | 28152 | 6.00% Two Year Fixed Expat Holiday Let | 6.00% | 8.3% | 60% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| FXD25 | 28143 | 6.25% Two Year Fixed Expat Holiday Let | 6.25% | 8.4% | 80% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2 - 40 Years | No |



Ex Pat Discount Products

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|-----------------|--------------------|--|--------------|------|---------|--|------------------------------|--|
| Variable | | | | | | | | |
| DSC25 | 31155 | 2.80% Two Year Discount Expat Residential | 5.29% | 7.9% | 60% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| DSC25 | 31150 | 2.79% Five Year Discount Expat Residential | 5.30% | 7.2% | 60% | ERC: 2% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in each of first 5 years without penalty | Term 5-40 Years | No |
| DSC25 | 31132 | 2.70% Two Year Discount Expat Residential | 5.39% | 7.9% | 70% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| DSC25 | 31133 | 2.50% Two Year Discount Expat Residential | 5.59% | 7.9% | 90% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| DSC25 | 31134 | 3.05% Two Year Discount Expat BTL | 5.54% | 8.3% | 70% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |



Ex Pat Discount Products

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|-----------------|--------------------|---|--------------|------|---------|--|------------------------------|--|
| Variable | | | | | | | | |
| DSC25 | 31152 | 3.15% Two Year Discount Expat BTL | 5.44% | 7.6% | 60% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| DSC25 | 31151 | 3.10% Five Year Discount Expat BTL | 5.49% | 7.6% | 60% | ERC: 2% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in each of first 5 years without penalty | Term 5-40 Years | No |
| DSC25 | 31136 | 2.95% Two Year Discount Expat BTL | 5.64% | 8.4% | 80% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| DSC25 | 31153 | 2.99% Two Year Discount Expat Holiday Let | 5.60% | 7.6% | 60% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| DSC25 | 31135 | 2.95% Two Year Discount Expat Holiday Let | 5.64% | 8.4% | 70% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |



Interest Only Products

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|--------------|--------------------|--|--------------|------|---------|---|------------------------------|---------------------------------------|
| Fixed | | | | | | | | |
| FXD25 | 28144 | 5.49% Two Year Fixed Interest Only | 5.49% | 7.9% | 60% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| FXD26 | 28158 | 5.59% Two Year Fixed Interest Only | 5.59% | 7.9% | 75% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |



Interest Only Products

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|-----------------|--------------------|---------------------------------------|--------------|------|---------|--|------------------------------|---------------------------------------|
| Variable | | | | | | | | |
| DSC25 | 31149 | 1.00% One Year Discount | 7.09% | 8.4% | 90% | No ERC's or overpayments | Term 1-40 Years | No |
| DSC25 | 31147 | 3.25% Two Year Discount Interest Only | 4.84% | 7.9% | 60% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |
| DSC25 | 31148 | 3.15% Two Year Discount Interest Only | 4.94% | 7.9% | 75% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Yrs | No |



Shared Ownership Products

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|-----------------|--------------------|---|--------------|------|-----------------|---|------------------------------|---------------------------------------|
| Fixed | | | | | | | | |
| FXD25 | 28126 | 6.29% Two Year Fixed Shared Ownership | 6.29% | 8.0% | 95% of share | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of the first 2 years without penalty | Term 2-40 Years | No |
| Variable | | | | | | | | |
| DSC25 | 31120 | 2.55% Two Year Discount Shared Ownership | 5.54% | 7.9% | 95% of share | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |

Right to Buy Products

| Group code | Interest rate code | Product | Current rate | APRC | Max LTV | Early repayment charge (ERC) Overpayment charge (OC) | Fees/ Incentive/ Notes | Available for additional borrowing |
|-----------------|--------------------|--|--------------|------|---------|--|------------------------------|---------------------------------------|
| Fixed | | | | | | | | |
| FXD25 | 28125 | 6.29% Two Year Fixed Right to Buy | 6.29% | 8.0% | 85% | ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch amount in each of the first 2 years without penalty | Term 2-40 Years | No |
| Variable | | | | | | | | |
| DSC25 | 31119 | 2.55% Two Year Discount Right to Buy | 5.54% | 7.9% | 85% | ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty | Term 2-40 Years | No |



Representative Example

A mortgage of **£263,962.00** payable over **20** years on our discounted rate at **1.50%** below the Society's Residential Standard Variable Rate of **8.09%** (variable) for the mortgage term of **20** years would require **240** monthly payments of **£1,982.04** plus one initial interest payment of **£1,477.39**.

The total amount payable would be **£477,816.99** made up of the loan amount plus interest (**£213,204.99**) and Valuation fee (**£375**), CHAPS fee (**£25**), Application fee (**£125**) and Discharge fee (**£125**).

The overall cost for comparison is **6.9%** APRC representative.



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