



# 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
<b>Fixed</b>								
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>Fixed</b>								
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>Variable</b>								
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
<b>Variable</b>								
<b>DSC25</b>	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
<b>DSC25</b>	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
<b>DSC25</b>	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
<b>DSC25</b>	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
<b>Fixed</b>								
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>Variable</b>								
<b>DSC25</b>	31126	1.00% One Year Discount	7.59%	8.9%	80%	No ERC's or overpayments	Term 1-40 Years	No
<b>DSC25</b>	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
<b>DSC25</b>	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
<b>DSC25</b>	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
<b>Fixed</b>								
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>Variable</b>								
<b>DSC25</b>	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
<b>DSC25</b>	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
<b>Fixed</b>								
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>Fixed</b>								
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>FXD25</b>	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
<b>Variable</b>								
<b>DSC25</b>	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
<b>DSC25</b>	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
<b>DSC25</b>	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
<b>DSC25</b>	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
<b>DSC25</b>	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
<b>Variable</b>								
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
<b>Fixed</b>								
<b>FXD25</b>	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
<b>FXD26</b>	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
<b>Variable</b>								
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
<b>Fixed</b>								
<b>FXD25</b>	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
<b>Variable</b>								
<b>DSC25</b>	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
<b>Fixed</b>								
<b>FXD25</b>	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
<b>Variable</b>								
<b>DSC25</b>	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.



# Contact Us

## Your Business Development Team



**Cavina Harrison**

Key Account Manager

**Sarah Rose**

Key Account Manager

**Charlene Howard**

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**Adam Holmes**

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