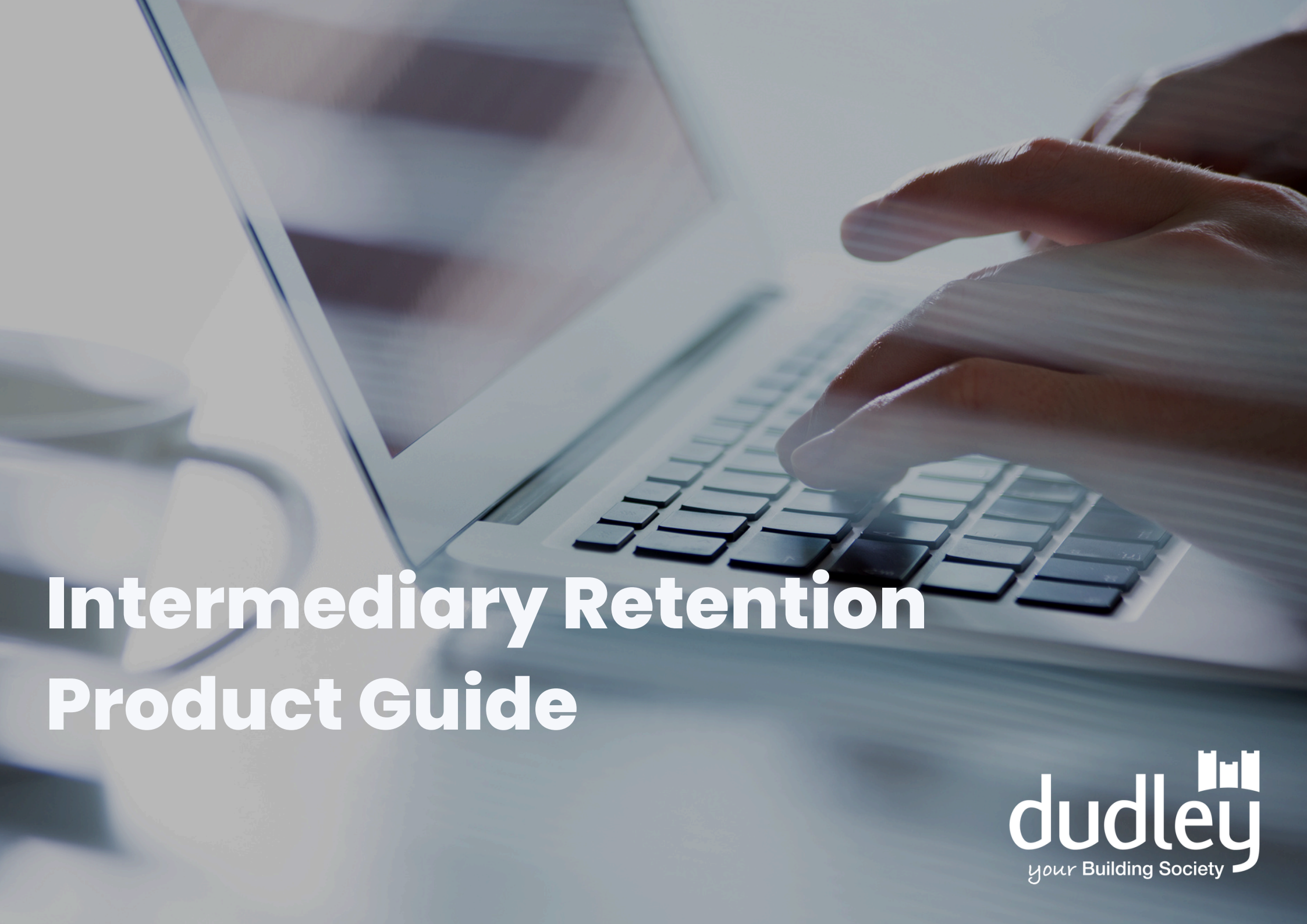


Intermediary Retention Product Guide

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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								
FXD26	28163	5.50% Two Year Fixed	5.50%	8.0%	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
FXD26	28164	5.70% Two Year Fixed	5.70%	8.0%	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
FXD26	28165	5.90% Two Year Fixed	5.90%	8.0%	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

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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								
FXD26	28162*	5.45% Two Year Fixed Large Loan	5.45%	7.8%	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
FXD26	28166*	5.45% Five Year Fixed Large Loan	5.45%	7.0%	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
FXD26	28167	5.50% Five Year Fixed	5.50%	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
FXD26	28168	5.70% Five Year Fixed	5.70%	7.5%	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

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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
DSC26	31178	3.04% Two Year Discount	5.05%	7.9%	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
DSC26	31157	2.89% Two Year Discount	5.20%	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 Years	No
DSC26	31159	2.64% Two Year Discount	5.45%	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

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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								
DSC26	31177	3.09% Two Year Discount large loan*	5.00%	7.9%	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
DSC26	31170	2.94% Five Year Discount	5.15%	7.3%	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
DSC26	31169	2.84% Five Year Discount	5.25%	7.3%	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
DSC26	31166	2.64% Five Year Discount	5.45%	7.4%	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

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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%	8.3%	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	28137	6.05% Two Year Fixed BTL	6.05%	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
FXD26	28146	5.65% Five Year Fixed BTL	5.65%	7.6%	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
FXD26	28147	5.95% Five Year Fixed BTL	5.95%	7.7%	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

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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								
DSC26	31175	1.00% One Year Discount BTL	7.59%	8.9%	80%	No ERC's or overpayments	Term 1-40 Years	No
DSC26	31162	3.29% Two Year Discount BTL	5.30%	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
DSC26	31163	2.99% Two Year Discount BTL	5.60%	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
DSC26	31174	3.24% Five Year Discount BTL	5.35%	7.2%	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

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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%	8.4%	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	28139	6.05% Two Year Fixed Holiday Let	6.05%	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

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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								
DSC26	31168	3.09% Two Year Discount Holiday Let	5.50%	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
DSC26	31165	2.99% Two Year Discount Holiday Let	5.60%	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

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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								
FXD26	28148	5.70% Two Year Fixed Expat Residential	5.70%	8.0%	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%	8.0%	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%	8.1%	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%	8.4%	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%	8.5%	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

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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								
FXD26	28151	5.75% Two Year Fixed Expat BTL	5.75%	8.4%	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
FXD26	28152	6.00% Two Year Fixed Expat Holiday Let	6.00%	8.4%	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	28143	6.25% Two Year Fixed Expat Holiday Let	6.25%	8.5%	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

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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%	7.3%	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
DSC26	31161	2.19% Two Year Discount Expat Residential	5.90%	8.0%	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
DSC26	31167	2.89% Two Year Discount Expat BTL	5.70%	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

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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								
DSC26	31173	2.99% Two Year Discount Expat BTL	5.60%	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
DSC26	31172	2.94% Five Year Discount Expat BTL	5.65%	7.4%	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
DSC26	31164	2.70% Two Year Discount Expat BTL	5.89%	8.3%	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
DSC26	31153	2.99% Two Year Discount Expat Holiday Let	5.60%	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	31135	2.95% Two Year Discount Expat Holiday Let	5.64%	8.2%	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

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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								
FXD26	28162*	5.45% Two Year Fixed Large Loan	5.45%	7.8%	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
FXD26	28166*	5.45% Five Year Fixed Large Loan	5.45%	7.0%	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
DSC26	31177	3.09% Two Year Discount large loan*	5.00%	7.9%	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
FXD26	28156	5.55% Two Year Fixed Interest Only	5.55%	8.0%	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

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

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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								
FXD26	28157	5.65% Two Year Fixed Interest Only	5.65%	8.0%	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
DSC25	31149	1.00% One Year Discount	7.09%	8.4%	90%	No ERC's or overpayments	Term 1-40 Years	No
DSC26	31179	2.84% Two Year Discount Interest Only	5.25%	8.0%	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
DSC26	31180	2.74% Two Year Discount Interest Only	5.35%	8.0%	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

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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%	8.1%	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%	8.0%	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

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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%	8.1%	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%	8.0%	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

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Representative Example

A mortgage of **£266,347.00** payable over **35** 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 **35** years would require **420** monthly payments of **£1,625.64** plus one initial interest payment of **£1,490.74.**

The total amount payable would be **£684,909.54** made up of the loan amount plus interest **(£417,912.54)** 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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