

<b>Activate product code:</b>	<b>F312</b>	
<b>Summit long name:</b>	Fixed at 3.29% until 30/06/2021 (RP)	
<b>Summit short name:</b>	Fix3.2930/06/2021	
<b>MBL Note Title:</b>	NF312 Fixed until 30/06/2021	
<b>Type:</b>	<b>Owner Occupier</b>	
<b>Purpose:</b>	Purchase with full fees payable by the applicant. Remortgage with fees assisted package. Product switch and additional borrowing.	
<b>Interest rate:</b>	3.29%	
<b>Period:</b>	30 June 2021	
<b>No. of months (for Summit):</b>	64	
<b>Max. loan to value:</b>	80%	
<b>Interest calculated:</b>	Monthly	
<b>Follow on rate:</b>	Monthly Standard variable rate, currently	4.79%
<b>ERCs:</b>	5% until 30 June 2017	30/06/2017
	4% until 30 June 2018	30/06/2018
	3% until 30 June 2019	30/06/2019
	2% until 30 June 2020	30/06/2020
	1% until 30 June 2021	30/06/2021
<b>Application fee:</b>	Standard fee scale. For remortgage, valuation fee refunded on completion up to a maximum of £360.	
<b>Product fee:</b>	£945 for new business, £0 for product switch and additional borrowing	
<b>Repayment method:</b>	Repayment only	
<b>Conditional insurances:</b>	None	
<b>Minimum loan:</b>	£45,000	
<b>Maximum loan:</b>	Usual limits apply	
<b>Completion deadline:</b>	01 September 2016	
<b>Cashback:</b>	None	
<b>Additional criteria:</b>	For applications between 75% & 80% LTV applicants must be able to evidence 12 months repayment history, mortgage or rental.	
<b>Distribution:</b>	Direct (via New Business Team) Via an Intermediary	
<b>Procuration fee:</b>	0.35% (min. £157.50)	