



Call us before
XX Month 20XX on
XXX XXX XXX

We're open Monday to Friday
8am to 9pm and Saturday 8am to 4pm.

Quoting ref. XXXX Switch Now

<Account Title>
<Alternate Premise>
<Premise> <Street1>
<District 1> <Town>
<County>
<Postcode Area/District/Sector/Group>



Mortgage Account No: XXXXXXXXXXXXX

Month 20XX

Reduce your mortgage payments now, with no Early Repayment Charge.

Dear <inside salutation>

Thank you for having your mortgage with us. With the Bank of England base rate at an all time low, we now have new deals available with rates lower than your current fixed rate. The good news is you don't have to wait until <Month 20XX>, when your current deal ends, to transfer to one of these offers.

What's more, as a thank you for keeping your mortgage with us, if you switch to a new deal before **XX Month 20XX**, we will waive the Early Repayment Charge on your current deal.

Switching to a new deal with us is quick and easy. There are no forms to fill in, no legal or valuation fees to pay and no new direct debits to set up, so you could be enjoying lower mortgage payments very soon.

Whether you're interested in the security of fixing your monthly payments or in a rate that tracks the Bank of England base rate, call one of our mortgage specialists today on **XXXX XXX XXXX**.

And if you're looking to do some home improvements or need to borrow funds for something else, we might be able to help with that too. Once we've done a few quick checks (including a credit check), you could have a decision on the day you call and depending on the amount you're looking to borrow, your additional loan could be at the same rate as your new mortgage deal.

If you have a financial adviser, you may wish to discuss your choice of mortgage with them. However, we hope that with our wide range of mortgage deals we can find one to suit you. We look forward to your call.

Yours sincerely,

Phil Cliff
Mortgage and Personal Loans Director

P.S. To request a change to your mortgage term, method of repayment or make a capital repayment, call us on **0845 600 0346**. We're open Monday to Friday 8am to 7pm and Saturday 9am to 2pm.

Products are subject to availability and may be withdrawn at any time. This offer is only available to customers transferring to a new deal and does not include our Standard Variable Rate (SVR). Rates lower than your current fixed rate were available as at **XX Month 20XX**. If you switch to a new deal and then move home you can take your new deal with you, subject to our lending criteria at the time. No Early Repayment Charge is payable if you complete on your new mortgage at the same time as you redeem your existing one, as long as the new mortgage is for at least the same amount as your existing mortgage. All offers are subject to status, our current lending criteria and are only available on residential mortgages.

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

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