

Buy to Let Purchase and Remortgage 25th April 2012

Not available for First Time Buyers

Fixed											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
2 year	3.44	31/08/2014	2.50%	£25,001	£1,000,000	0	60	3% to 31/08/2014	NJK	5.0	£500 Cashback. Exclusive when taking out BM Conveyancing. See your BDM for details.
	3.59	31/08/2014	2.50%	£25,001	£1,000,000	0	60	3% to 31/08/2014	NIA	5.1	£500 Cashback.
	4.00	31/08/2014	1.25%	£25,001	£1,000,000	0	60	3% to 31/08/2014	NIB	5.0	£500 Cashback. Exclusive when taking out BM conveyancing. See your BDM for details.
	4.15	31/08/2014	1.25%	£25,001	£1,000,000	0	60	3% to 31/08/2014	NIC	5.1	£500 Cashback.
	4.19	31/08/2014	3.00%	£25,001	£1,000,000	0	75	3% to 31/08/2014	NIP	5.2	Exclusive when taking out BM Conveyancing. See your BDM for details.
	4.34	31/08/2014	3.00%	£25,001	£1,000,000	0	75	3% to 31/08/2014	NIQ	5.2	N/A
	4.60	31/08/2014	2.50%	£25,001	£1,000,000	0	75	3% to 31/08/2014	NID	5.3	Exclusive when taking out BM Conveyancing. See your BDM for details.
	4.75	31/08/2014	2.50%	£25,001	£1,000,000	0	75	3% to 31/08/2014	NIE	5.3	N/A
	4.99	31/08/2014	£1,995	£25,001	£500,000	0	75	3% to 31/08/2014	NIR	5.3	Exclusive when taking out BM conveyancing. See your BDM for details.
	5.14	31/08/2014	£1,995	£25,001	£500,000	0	75	3% to 31/08/2014	NIS	5.3	N/A
	5.24	31/08/2014	1.25%	£25,001	£1,000,000	0	75	3% to 31/08/2014	NIF	5.4	£500 Cashback. Exclusive when taking out BM conveyancing. See your BDM for details.
	5.39	31/08/2014	1.25%	£25,001	£1,000,000	0	75	3% to 31/08/2014	NIG	5.5	£500 Cashback.
	5.49	31/08/2014	0.50%	£25,001	£1,000,000	0	75	3% to 31/08/2014	NIH	5.2	Exclusive when taking out BM Conveyancing. See your BDM for details.
	5.64	31/08/2014	0.50%	£25,001	£1,000,000	0	75	3% to 31/08/2014	NII	5.2	N/A
	5.40	31/08/2014	£995	£25,001	£250,000	0	75	3% to 31/08/2014	NIJ	5.2	Exclusive when taking out BM conveyancing. See your BDM for details.
5.55	31/08/2014	£995	£25,001	£250,000	0	75	3% to 31/08/2014	NIK	5.3	N/A	
3 year	4.39	31/08/2015	3.00%	£25,001	£1,000,000	0	75	3% to 31/08/2015	NIT	5.2	Exclusive when taking out BM conveyancing. See your BDM for details.
	4.54	31/08/2015	3.00%	£25,001	£1,000,000	0	75	3% to 31/08/2015	NIU	5.3	N/A
	4.95	31/08/2015	2.00%	£25,001	£1,000,000	0	75	3% to 31/08/2015	NIL	5.3	£790 Cashback. Exclusive when taking out BM conveyancing. See your BDM for details.
	5.10	31/08/2015	2.00%	£25,001	£1,000,000	0	75	3% to 31/08/2015	NIM	5.4	£790 Cashback
5 year	5.04	31/08/2017	3.00%	£25,001	£1,000,000	0	75	5% to 31/08/2013 4% to 31/08/2014 3% to 31/08/2017	NIN	5.5	N/A

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Tracker												
Product Type	Rate(%)	Tracks BOE	Reversion Rate(%)	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
1 year	4.05	+3.55	4.84	1.50%	£25,001	£1,000,000	0	60	3% for year 1	NFG	5.1	N/A
	4.54	+4.04	4.84	3.00%	£25,001	£1,000,000	0	75	3% for year 1	NFH	5.4	£500 Cashback. Exclusive when taking out BM Conveyancing. See your BDM for details.
	4.69	+4.19	4.84	3.00%	£25,001	£1,000,000	0	75	3% for year 1	NFI	5.4	£500 Cashback.
2 year	4.04	+3.54	4.84	1.25%	£25,001	£1,000,000	0	60	3% for 2 years	NFJ	5.0	£500 Cashback. Exclusive when taking out BM conveyancing. See your BDM for details.
	4.19	+3.69	4.84	1.25%	£25,001	£1,000,000	0	60	3% for 2 years	NFK	5.1	£500 Cashback.
	4.24	+3.74	4.84	2.50%	£25,001	£1,000,000	0	75	3% for 2 years	NJG	5.2	Exclusive when taking out BM Conveyancing. See your BDM for details.
	4.39	+3.89	4.84	2.50%	£25,001	£1,000,000	0	75	3% for 2 years	NJH	5.2	N/A
	4.79	+4.29	4.84	£1,995	£25,001	£500,000	0	75	3% for 2 years	NJI	5.2	Exclusive when taking out BM Conveyancing. See your BDM for details.
	4.94	+4.44	4.84	£1,995	£25,001	£500,000	0	75	3% for 2 years	NJJ	5.3	N/A

Self Build

25th April 2012

Customers who wish to build their own home - Tracker

Product Type	Rate(%)	Tracks BOE	Reversion Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
2 year	5.49	+4.99	4.84	+4.34	1.50%	£25,001	£1,000,000	0	75	3% for 2 years	NAC	5.3	Available for full status verified income only. £500 Cashback.

Remortgage from TMB Only - Tracker

Product Type	Rate(%)	Tracks BOE	Reversion Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
2 year	4.59	+4.09	3.99	+3.49	£750	£25,001	£1,000,000	0	75	3% for 2 years	IBE	4.2	Available for full status verified income only. £350 Cashback. No MAF. Remortgage from TMB only.

Tracker - Further Borrowing Only

Product Type	Rate(%)	Tracks BOE	Reversion Rate(%)	Tracks BOE	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
2 year	5.49	+4.99	4.84	+4.34	1.50%	£25,001	£1,000,000	0	60	3% for 2 years	NHF	5.3	Available for full status verified income only.
	5.59	+5.09	4.84	+4.34	1.50%	£25,001	£1,000,000	60	75	3% for 2 years	NHG	5.3	Available for full status verified income only.

House 2 House

Customers purchasing or remortgaging a property to let, a holiday home or second home

25th April 2012

Fixed											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
2 year	4.89	31/08/2014	2.50%	£25,001	£500,000	0	75	3% to 31/08/2014	NIO	5.3	N/A
	6.09	31/08/2014	N/A	£5,000	£500,000	0	60	3% to 31/08/2014	NJC	5.5	Further Borrowing only.
	6.19	31/08/2014	N/A	£5,000	£500,000	60	75	3% to 31/08/2014	NJD	5.5	Further Borrowing only.

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
1 year	3.85	+3.35	1 year	2.50%	£25,001	£500,000	0	75	3% for year 1	GBP	5.2	N/A
2 year	5.59	+5.09	2 year	N/A	£5,000	£500,000	0	60	3% for 2 years	NHD	5.2	Further Borrowing only.
	5.69	+5.19	2 year	N/A	£5,000	£500,000	60	75	3% for 2 years	NHE	5.2	Further Borrowing only.

Product Transfers Mainstream 25th April 2012

10% overpayment allowed each year on all products

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)
2 year	4.39	31/08/2014	1.00%	£1,000	£2,000,000	0	75	3% to 31/08/2014	NHJ	5.0
	4.89	31/08/2014	1.00%	£1,000	£2,000,000	0	90	3% to 31/08/2014	NHK	5.1
3 year	4.89	31/08/2015	1.00%	£1,000	£2,000,000	0	75	3% to 31/08/2013 2% to 31/08/2015	NHL	5.1
	5.39	31/08/2015	1.00%	£1,000	£2,000,000	0	90	3% to 31/08/2013 2% to 31/08/2015	NHM	5.2
	5.59	31/08/2015	1.00%	£1,000	£2,000,000	0	95	3% to 31/08/2013 2% to 31/08/2015	NHN	5.3
4 year	5.09	31/08/2016	1.00%	£1,000	£2,000,000	0	75	4% to 31/08/2013 3% to 31/08/2014 2% to 31/08/2016	NHO	5.2
	5.69	31/08/2016	1.00%	£1,000	£2,000,000	0	90	4% to 31/08/2013 3% to 31/08/2014 2% to 31/08/2016	NHP	5.4
	5.89	31/08/2016	1.00%	£1,000	£2,000,000	0	95	4% to 31/08/2013 3% to 31/08/2014 2% to 31/08/2016	NHQ	5.5

Product Transfers Specialist 25th April 2012

10% overpayment allowed each year on all products

Buy to Let - Fixed

Product Type	Rate(%)	Until	Reversion Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)
2 year	5.49	31/08/2014	4.84	+4.34	Term	1.25%	£1,000	£1,000,000	0	75	3% to 31/08/2014	NHR	5.2
3 year	5.99	31/08/2015	4.84	+4.34	Term	1.25%	£1,000	£1,000,000	0	75	3% to 31/08/2013 2% to 31/08/2015	NHS	5.4

Self Cert - Fixed

Product Type	Rate(%)	Until	Reversion Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)
2 year	5.49	31/08/2014	4.84	+4.34	Term	1.00%	£1,000	£1,000,000	0	75	3% to 31/08/2014	NHT	5.1
3 year	5.99	31/08/2015	4.84	+4.34	Term	1.00%	£1,000	£1,000,000	0	75	3% to 31/08/2013 2% to 31/08/2015	NHU	5.3

Sub Prime - Fixed

Product Type	Rate(%)	Until	Reversion Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
3 year	6.29	31/08/2015	5.09	+4.59	Term	1.25%	£1,000	£500,000	0	75	3% to 31/08/2013 2% to 31/08/2015	NHV	5.7	10% overpayment allowed per year. Adverse Criteria Medium.

**Further Borrowing only
Mainstream
25th April 2012**

Fixed - Further Borrowing and Porting Only										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)
4 year	7.39	31/08/2016	1.00%	£25,001	£2,000,000	0	60	4% to 31/08/2013 3% to 31/08/2014 2% to 31/08/2016	NIX	6.1
	7.49	31/08/2016	1.00%	£25,001	£2,000,000	60	75	4% to 31/08/2013 3% to 31/08/2014 2% to 31/08/2016	NIY	6.1
	7.59	31/08/2016	1.00%	£25,001	£2,000,000	75	80	4% to 31/08/2013 3% to 31/08/2014 2% to 31/08/2016	NIZ	6.2

Variable											
Product Type	BM SVR Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
Term	4.84	Term	£0	£5,000	£2,000,000	0	60	None	NGR	5.0	No Proc Fee.
	4.84	Term	£0	£5,000	£2,000,000	60	75	None	NGS	5.0	No Proc Fee.
	4.84	Term	£0	£5,000	£2,000,000	75	80	None	NGT	5.0	No Proc Fee.

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
Term	5.14	+4.64	Term	£0	£25,001	£2,000,000	0	60	3% to year 1 2% to year 3	NGU	5.4	Payment Holidays. ERCs on full redemption only. Only available in conjunction with an existing Flexible Mortgage.
	5.24	+4.74	Term	£0	£25,001	£2,000,000	60	75	3% to year 1 2% to year 3	NGV	5.4	Payment Holidays. ERCs on full redemption only. Only available in conjunction with an existing Flexible Mortgage.
	5.34	+4.84	Term	£0	£25,001	£2,000,000	75	80	3% to year 1 2% to year 3	NGW	5.5	Payment Holidays. ERCs on full redemption only. Only available in conjunction with an existing Flexible Mortgage.

Buy to Let

Fixed										
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)
2 year	6.19	31/08/2014	£0	£5,000	£1,000,000	0	60	3% to 31/08/2014	NJA	5.3
	6.29	31/08/2014	£0	£5,000	£1,000,000	60	75	3% to 31/08/2014	NJB	5.3

Tracker												
Product Type	Rate(%)	Tracks BOE	Reversion Rate(%)	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
3 year	5.29	+4.79	4.84	£0	£5,000	£1,000,000	0	60	3% for 3 years	NGZ	5.2	Further Borrowing only. Overpayments and underpayments. Drawdown facility. Drawdown of over payments. Payment Holidays. ERCs on full Redemption only. Only available in conjunction with an existing Flexible Mortgage.
	5.39	+4.89	4.84	£0	£5,000	£1,000,000	60	75	3% for 3 years	NHA	5.2	Further Borrowing only. Overpayments and underpayments. Drawdown facility. Drawdown of over payments. Payment Holidays. ERCs on full Redemption only. Only available in conjunction with an existing Flexible Mortgage.