

Withdrawn products - 19/12/2011

NDP
NDQ
NDR
NDS
NCD
NCE
NCF
NCG
NCH
NCI

Buy to Let Purchase and Remortgage 20th December 2011

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	3.79	31/03/2014	2.50%	£25,001	£1,000,000	0	60	3% to 31/03/2014	NDI	5.1	£500 Cashback.
	4.20	31/03/2014	1.25%	£25,001	£1,000,000	0	60	3% to 31/03/2014	NDN	5.0	£500 Cashback. Exclusive when taking out BM conveyancing. See your BDM for details.
	4.35	31/03/2014	1.25%	£25,001	£1,000,000	0	60	3% to 31/03/2014	NDO	5.1	£500 Cashback.
	5.10	31/03/2014	2.50%	£25,001	£1,000,000	0	75	3% to 31/03/2014	NDZ	5.3	Exclusive when taking out BM Conveyancing. See your BDM for details.
	5.25	31/03/2014	2.50%	£25,001	£1,000,000	0	75	3% to 31/03/2014	NEA	5.3	N/A
	5.74	31/03/2014	1.25%	£25,001	£1,000,000	0	75	3% to 31/03/2014	NEB	5.3	£500 Cashback. Exclusive when taking out BM conveyancing. See your BDM for details.
	5.89	31/03/2014	1.25%	£25,001	£1,000,000	0	75	3% to 31/03/2014	NEC	5.3	£500 Cashback.
	6.10	31/03/2014	N/A	£5,000	£1,000,000	0	75	3% to 31/03/2014	NDE	5.6	Further Borrowing only.
3 year	5.30	31/03/2015	2.00%	£25,001	£1,000,000	0	75	3% to 31/03/2015	NDJ	5.3	£790 Cashback. Exclusive when taking out BM conveyancing. See your BDM for details.
	5.45	31/03/2015	2.00%	£25,001	£1,000,000	0	75	3% to 31/03/2015	NDK	5.4	£300 Cashback. Refund of valuation fee up to max of £490.
5 year	5.39	31/03/2017	3.00%	£25,001	£1,000,000	0	75	5% to 31/03/2013 4% to 31/03/2014 3% to 31/03/2017	NDL	5.6	N/A

Buy to Let

Purchase and Remortgage

20th December 2011

Not available for First Time Buyers

Tracker												
Product Type	Rate(%)	Tracks BOE	Reversion Rate(%)	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
1 year	4.25	+3.75	4.84	1.50%	£25,001	£1,000,000	0	60	3% for year 1	NBV	5.1	N/A
	4.74	+4.24	4.84	3.00%	£25,001	£1,000,000	0	75	3% for year 1	NDT	5.3	£500 Cashback. Exclusive when taking out BM Conveyancing. See your BDM for details.
	4.89	+4.39	4.84	3.00%	£25,001	£1,000,000	0	75	3% for year 1	NDU	5.3	£500 Cashback.
2 year	4.24	+3.74	4.84	1.25%	£25,001	£1,000,000	0	60	3% to year 2	NDV	5.0	£500 Cashback. Exclusive when taking out BM conveyancing. See your BDM for details.
	4.39	+3.89	4.84	1.25%	£25,001	£1,000,000	0	60	3% to year 2	NDW	5.1	£500 Cashback.
	5.15	+4.65	4.84	2.50%	£25,001	£1,000,000	0	75	3% to year 2	NDX	5.3	Exclusive when taking out BM conveyancing. See your BDM for details.
	5.30	+4.80	4.84	2.50%	£25,001	£1,000,000	0	75	3% to year 2	NDY	5.3	N/A
3 year	4.99	+4.49	3.99	N/A	£5,000	£1,000,000	0	75	3% to year 3	EFR	4.4	Further Borrowing only. Overpayments and underpayments. Drawdown facility. Drawdown of over payments. Payment Holidays. ERCs on full Redemption only.

Self Build

20th December 2011

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% to year 2	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% to year 2	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	1.5%	£25,001	£1,000,000	0	75	3% to year 2	NAD	5.3	Available for full status verified income only.

House 2 House

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

20th December 2011

Fixed											
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
2 year	4.89	31/03/2014	2.50%	£25,001	£500,000	0	75	3% to 31/03/2014	NDM	5.3	N/A
	6.10	31/03/2014	N/A	£5,000	£500,000	0	75	3% to 31/03/2014	NDF	5.3	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	5.60	+5.10	2 year	N/A	£5,000	£500,000	0	75	3% to year 2	LYH	5.2	Further Borrowing only.

Product Transfers Mainstream 20th December 2011

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	31/03/2014	1.00%	£1,000	£2,000,000	0	75	3% to 31/03/2014	NCN	5.0
	4.89	31/03/2014	1.00%	£1,000	£2,000,000	0	90	3% to 31/03/2014	NCO	5.1
3 year	4.89	31/03/2015	1.00%	£1,000	£2,000,000	0	75	3% to 31/03/2013 2% to 31/03/2015	NCP	5.1
	5.39	31/03/2015	1.00%	£1,000	£2,000,000	0	90	3% to 31/03/2013 2% to 31/03/2015	NCQ	5.2
	5.59	31/03/2015	1.00%	£1,000	£2,000,000	0	95	3% to 31/03/2013 2% to 31/03/2015	NCR	5.3
4 year	5.09	31/03/2016	1.00%	£1,000	£2,000,000	0	75	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	NCS	5.2
	5.69	31/03/2016	1.00%	£1,000	£2,000,000	0	90	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	NCT	5.4
	5.89	31/03/2016	1.00%	£1,000	£2,000,000	0	95	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	NCU	5.5

Product Transfers Specialist 20th December 2011

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	31/03/2014	4.84	+4.34	Term	1.25%	£1,000	£1,000,000	0	75	3% to 31/03/2014	NCV	5.2
3 year	5.99	31/03/2015	4.84	+4.34	Term	1.25%	£1,000	£1,000,000	0	75	3% to 31/03/2013 2% to 31/03/2015	NCW	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	31/03/2014	4.84	+4.34	Term	1.00%	£1,000	£1,000,000	0	75	3% to 31/03/2014	NCX	5.1
3 year	5.99	31/03/2015	4.84	+4.34	Term	1.00%	£1,000	£1,000,000	0	75	3% to 31/03/2013 2% to 31/03/2015	NCY	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	31/03/2015	5.09	+4.59	Term	1.25%	£1,000	£500,000	0	75	3% to 31/03/2013 2% to 31/03/2015	NCZ	5.7	10% overpayment allowed per year. Adverse Criteria Medium.

Mainstream

Further Borrowing only

20th December 2011

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	31/03/2016	£999	£25,001	£250,000	0	80	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	NDG	6.1
	7.39	31/03/2016	1.00%	£250,001	£2,000,000	0	80	4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2016	NDH	6.1

Variable - Further Borrowing Only

Product Type	BM SVR Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	MAF	ERCs	Product Code	APR(%)	Additional Info
Term	4.84	Term	£0	£5,000	£2,000,000	0	80	£275	None	AWB	5.0	No Proc Fee.

Tracker - Further Borrowing Only

Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	ERCs	Product Code	APR(%)	Additional Info
Term	4.84	+4.34	Term	N/A	£25,001	£2,000,000	0	80	3% to year 1 2% to year 3	NAA	5.0	Payment Holidays. ERCs on full redemption only. Only available in conjunction with an existing Flexible Mortgage.