

A mortgage service you can depend on

Hinckley & Rugby Building Society recognises that choosing the right mortgage may be difficult, but we have always tried to make our products straightforward and easy to understand so that you can select the product best suited to your needs.

If you like to be known by your name rather than a number we think you will enjoy the service you receive from us.

Whether you decide to deal with us in person in one of our inviting modern and bright branches, by telephone or even by post, the service you receive will be the same – personal, professional and informed.

We have friendly, efficient, well trained staff who are always happy to help. If you do apply for a mortgage, you will deal with one of our team based at our Principal Office in Hinckley.

They will get to know you and your circumstances and will

personally help you throughout the process, because we know that is what you expect and deserve.

What's more, we don't leave it to machines to answer our phones. You will not be asked to press buttons to direct you to where you need to be; we prefer to talk to you from the moment you call.

It's our refreshing approach to customer service and easy to understand products and services that help us build and maintain life-long relationships and continually receive positive feedback from our questionnaires.

Please note that you must be 21 to be able to apply for a Hinckley & Rugby mortgage and all mortgages will be subject to status and an assessment of the property.

Please also see our separate guide to the Standard Features of Hinckley & Rugby Building Society's range of Buy to Let Mortgages.

Advice about letting your property

Buying a rental property is very different from finding a home. It is strongly recommended that you take advice from an accredited member of the Association of Residential Letting Agents (ARLA) or through the ARLA website at arla.co.uk

Further guidance and information about letting properties is also available on the Council of Mortgage Lenders (CML) website at cml.org.uk/consumers/about-mortgages/buy-to-let-mortgages and from the Money Advice Service website at moneyadviceservice.org.uk/en/articles/buy-to-let-property-investments

Buy to Let products are not regulated by the Financial Conduct Authority (FCA)

CONTACT US:

CALL FREE TO DISCUSS YOUR REQUIREMENTS ON
0800 434 6343[†]

FOR MORE INFORMATION ABOUT HINCKLEY & RUGBY BUY TO LET MORTGAGE SCHEMES AND OTHER PRODUCTS AVAILABLE PLEASE VISIT
hrbs.co.uk

EMAIL US DIRECT ON
mortgage@hrbs.co.uk

PRINCIPAL OFFICE
Upper Bond Street, Hinckley, Leicestershire LE10 1DG

[†] To help maintain service and quality, some telephone calls may be recorded and monitored

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The Society's registration number is 206043

IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND/OR YOUR RENTAL PROPERTY MAY BE REPOSSESSED

BUY TO LET MORTGAGES

2 YEAR DISCOUNT BUY TO LET MORTGAGES

Available at 1 December 2018

MAXIMUM LOAN TO VALUE	3.15% DISCOUNT OFF BUY TO LET BASIC VARIABLE RATE FOR 2 YEARS	REVERTS TO BVR FOR TERM	THE OVERALL COST FOR COMPARISON	MAXIMUM LOAN AVAILABLE
70% (LCD1)	2.99% VARIABLE	6.14% VARIABLE	5.6% APRC	£500,000 to 60% LTV £400,000 from 60% to 65% LTV £350,000 from 65% to 70% LTV

Fees payable on this mortgage:

- Arrangement fee (non-refundable) - must be paid at time of submitting mortgage application and will be debited only after passing an initial assessment: £250
 - Property assessment fees: (non-refundable after property assessment carried out for the Society): see scale below
 - No early repayment charge
 - Mortgage exit administration fee on redemption of mortgage: currently £150
 - Completion fee (non-refundable) - this can be paid before the start of the mortgage or you can elect to add this to the mortgage loan and it will be deducted from the mortgage advance on completion: £1,250
- By electing to add fees to the loan, you will pay interest on them at the same interest rate as your mortgage throughout the mortgage term and this will affect interest charges and payment calculations. If preferred, fees that have been added to the loan may be repaid by a separate capital payment at any time after the start of the mortgage and this will result in lower monthly payments and reduced interest charges.

Property assessment fees:

Purchase price or value	Purchase application	Remortgage application
Not exceeding	Property assessment fee	Property assessment fee
£200,000	£265	£265
£300,000	£315	£315
£400,000	£375	£375
£500,000	£450	£450
£600,000	£485	£485
£700,000	£555	£555
£800,000	£615	£615
£900,000	£675	£675
£1,000,000	£745	£745
£1,500,000	£1,055	£1,055
£2,000,000	£1,255	£1,255
£2,500,000	£1,635	£1,635
£3,000,000	£2,035	£2,035
£3,500,000	£2,435	£2,435
£4,000,000	£2,835	£2,835
£4,500,000	£3,235	£3,235
£5,000,000	£3,635	£3,635

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LIMITED COMPANY MORTGAGES

2 YEAR FIXED RATE BUY TO LET MORTGAGES

Available at 1 December 2018

MAXIMUM LOAN TO VALUE	FIXED FOR 2 YEARS FROM DATE OF COMPLETION	REVERTS TO BVR FOR TERM	THE OVERALL COST FOR COMPARISON	MAXIMUM LOAN AVAILABLE
70% (LCFI)	3.30% VARIABLE	6.14% VARIABLE	5.7% APRC	£500,000 to 60% LTV £400,000 from 60% to 65% LTV £350,000 from 65% to 70% LTV

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