

C&G Intermediary Additional Borrowing Guide

Effective from 2 February 2009

Replaces all previous versions

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For loans between **£5,000 and £500,000**

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Bank of England base rate

- The Bank of England base rate is referred to as the 'base rate' throughout this guide, currently 0.50%

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C&G mortgages are provided by Lloyds TSB Bank plc and administered by us. Cheltenham & Gloucester plc.
Registered office: Barnett Way, Gloucester GL4 3RL. Registered in England and Wales No 2299428.

Fixed-Rate Mortgages – up to 60% LTV

		To 60% LTV	Early Repayment Charges
Interest rates	Fixed for 3 years (end date: 31/03/13)	5.79%	Until 31/03/13
Product fees		£995	

Fixed-Rate Mortgages – up to 80% LTV

		To 80% LTV	Early Repayment Charges
Interest rates	Fixed for 3 years (end date: 31/03/13)	6.09%	Until 31/03/13
Product fees		£995	

Details	<ul style="list-style-type: none"> Fixed rate loans must start no later than 30 June 2010. At the end of the fixed-rate the interest rate charged will switch to the Standard Variable Mortgage Rate, currently 2.50% 		
Other fees	A valuation fee, application fee and transfer of funds fee may also be payable. Please refer to the Mortgage terms, fees and payments download for details		
Early Repayment Charges	Early Repayment Charges apply as follows:		
	Fixed for 3 years (end date: 31/03/13)	Before 01/04/11 = 3% 01/04/12 - 31/03/13 = 2%	01/04/11 - 31/03/12 = 3%

Tracker Mortgages – up to 60% LTV

		To 60% LTV	Early Repayment Charges
Interest rates	3 year Tracker (end date: 31/03/13)	4.29% Tracks at 3.79% above the base rate	Until 31/03/13
Product fees		£995	

Tracker Mortgages – up to 80% LTV

		To 80% LTV	Early Repayment Charges
Interest rates	3 year Tracker (end date: 31/03/13)	4.59% Tracks at 4.09% above the base rate	Until 31/03/13
Product fees		£995	

Details	<ul style="list-style-type: none"> At the end of the tracker period the interest rate charged will switch to the Standard Variable Mortgage Rate, currently 2.50% 						
Other fees	A valuation fee, application fee and transfer of funds fee may also be payable. Please refer to the Mortgage terms, fees and payments download for details						
Early Repayment Charges	Early Repayment Charges apply as follows: 3-year Tracker (end date: 31/03/13) <table style="display: inline-table; vertical-align: middle;"> <tr> <td>Before 01/04/11 = 3%</td> <td>01/04/11 - 31/03/12 = 3%</td> </tr> <tr> <td>01/04/12 - 31/03/13 = 2%</td> <td></td> </tr> </table>			Before 01/04/11 = 3%	01/04/11 - 31/03/12 = 3%	01/04/12 - 31/03/13 = 2%	
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