

C&G Intermediary

Buy-to-let Mortgage Guide

Effective from 12 June 2009

Replaces all previous versions

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Loans of £2 million or more

- Before proceeding with large loan applications, please contact us for details of current lending policy.

Bank of England base rate

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

C&G Caseflow
for intermediaries **Mortgage case management**

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management system today

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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

- Available for remortgages, house purchases, product switches and further borrowing
- Available for loans up to 60% LTV

		To 60% LTV	Early Repayment Charges
Interest rates	Fixed for 3 years (end date: 31/10/12)	5.39%	Until 31/10/12
Product fees		2.5% of loan	

Tracker Mortgage

- Available for remortgages, house purchases, product switches and further borrowing
- Available for loans up to 60% LTV

		To 60% LTV	Early Repayment Charges
Interest rates	Fixed for 3 years (end date: 31/10/12)	4.69% Tracks at 4.19% above the base rate	Until 31/10/12
Product fees		2.5% of loan	

Details	<ul style="list-style-type: none"> • Fixed-Rate loans must start no later than 11 November 2009 • At the end of the fixed-rate or 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:		
	Fixed for 3 years (end date: 31/10/12)	Before 01/11/10 = 3% 01/11/11 - 31/10/12 = 2%	01/11/10 - 31/10/11 = 3%
	3 year Tracker (end date: 31/10/12)	Before 01/11/10 = 3% 01/11/11 - 31/10/12 = 2%	01/11/10 - 31/10/11 = 2%

Fixed-Rate Mortgages

- Available for remortgages, house purchases, product switches and further borrowing
- Available for loans up to 75% LTV

		To 75% LTV	Early Repayment Charges
Interest rates	Fixed for 3 years (end date: 31/10/12)	6.09%	Until 31/10/12
Product fees		2.5% of loan	

Tracker Mortgage

- Available for remortgages, house purchases, product switches and further borrowing
- Available for loans up to 75% LTV

		To 75% LTV	Early Repayment Charges
Interest rates	Tracks for 3 years (end date: 31/10/12)	4.99% Tracks at 4.49% above the base rate	Until 31/10/12
Product fees		2.5% of loan	

Details	<ul style="list-style-type: none"> • Fixed-Rate loans must start no later than 11 November 2009 • At the end of the fixed-rate or 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:		
	Fixed for 3 years (end date: 31/10/12)	Before 01/11/10 = 3% 01/11/11 - 31/10/12 = 2%	01/11/10 - 31/10/11 = 3% 01/11/11 - 31/10/12 = 2%
	3 year Tracker (end date: 31/10/12)	Before 01/11/10 = 3% 01/11/11 - 31/10/12 = 2%	01/11/10 - 31/01/11 = 2%

Fixed-Rate Mortgages

- Available for remortgages, house purchases, product switches and further borrowing
- Available for loans up to 75% LTV (65% for new-build properties)

		To 75% LTV	Early Repayment Charges
Interest rates	Fixed for 3 years (end date: 31/10/12)	6.49%	Until 31/10/12
Product fees		2.5% of loan	

Tracker Mortgage

- Available for remortgages, house purchases, product switches and further borrowing
- Available for loans up to 75% LTV (65% for new-build properties)

		To 75% LTV	Early Repayment Charges
Interest rates	Tracks for 3 years (end date: 31/10/12)	5.49% Tracks at 4.99% above the base rate	Until 31/10/12
Product fees		2.5% of loan	

Details	<ul style="list-style-type: none"> • Fixed-Rate loans must start no later than 11 November 2009 • At the end of the fixed-rate or tracker period the interest rate charged will switch to the Standard Variable Mortgage Rate, currently 2.50% 		
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	3 year Tracker (end date: 31/10/12)	Before 01/11/10 = 3% 01/11/11 - 31/10/12 = 2%	01/11/10 - 31/01/11 = 2%