

# C&G Intermediary

## Buy-to-let Mortgage Guide

**Effective from 17 August 2009**

Replaces all previous versions

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- 4 Tracker Mortgages - up to 75% LTV

#### 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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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	<b>Fixed for 3 years</b> (end date: 31/10/12)	<b>5.39%</b>	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	<b>Fixed for 3 years</b> (end date: 31/10/12)	<b>4.69%</b> Tracks at 4.19% above the base rate	Until 31/10/12
Product fees		2.5% of loan	

<b>Details</b>	<ul style="list-style-type: none"> <li>• Fixed-Rate loans must start no later than 11 November 2009</li> <li>• 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%</li> </ul>		
<b>Other fees</b>	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		
<b>Early Repayment Charges</b>	<b>Early Repayment Charges apply as follows:</b>		
	<b>Fixed for 3 years</b> (end date: 31/10/12)	Before 01/11/10 = 3% 01/11/11 - 31/10/12 = 2%	01/11/10 - 31/10/11 = 3%
	<b>3 year Tracker</b> (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	<b>Fixed for 3 years</b> (end date: 31/10/12)	<b>5.94%</b>	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	<b>Tracks for 3 years</b> (end date: 31/10/12)	<b>4.99%</b> 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"> <li>• Fixed-Rate loans must start no later than 11 November 2009</li> <li>• 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%</li> </ul>		
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	<b>Early Repayment Charges apply as follows:</b>		
	<b>Fixed for 3 years</b> (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%
	<b>3 year Tracker</b> (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	<b>Fixed for 3 years</b> (end date: 31/10/12)	<b>6.49%</b>	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	<b>Tracks for 3 years</b> (end date: 31/10/12)	<b>5.49%</b> 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"> <li>• Fixed-Rate loans must start no later than 11 November 2009</li> <li>• 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%</li> </ul>		
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	<b>Early Repayment Charges apply as follows:</b>		
	<b>Fixed for 3 years</b> (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%
	<b>3 year Tracker</b> (end date: 31/10/12)	Before 01/11/10 = 3% 01/11/11 - 31/10/12 = 2%	01/11/10 - 31/01/11 = 2%