

# C&G Intermediary

## Buy-to-let Mortgage Guide

**Effective from 20 January 2010**

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%

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for intermediaries Mortgage case management

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management system today

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THE INFORMATION WITHIN THIS BROCHURE IS FOR PROFESSIONAL INTERMEDIARIES ONLY. IF YOU DO NOT HAVE THE RELEVANT PROFESSIONAL EXPERIENCE, YOU SHOULD NOT RELY ON THIS INFORMATION. IT IS NOT A CONSUMER ADVERTISEMENT AND SHOULD NOT BE DISPLAYED OR USED AS SUCH.

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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.

## 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>Tracks for 2 years</b> (end date: 31/05/12)	<b>4.20%</b> Tracks at 3.70% above the base rate	Until 31/05/12
Product fees		3.0% of loan	

- Available for loans up to 75% LTV

		To 75% LTV	Early Repayment Charges
Interest rates	<b>Tracks for 2 years</b> (end date: 31/05/12)	<b>4.70%</b> Tracks at 4.20% above the base rate	Until 31/05/12
Product fees		2.75% of loan	

Details	<ul style="list-style-type: none"> <li>• At the end of the tracker period the interest rate charged will switch to a rate tracking the Bank of England Base Rate at 4.24% above for the remainder of the term to give a current rate of 4.74%.</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>2 year Tracker</b> (end date: 31/05/12)	Before 01/06/11 = 3%	01/06/11 - 31/05/12 = 2%

## Tracker Mortgage

- Available for remortgages only
- Free valuation and free legals on standard remortgages
- Available for loans up to 60% LTV

		To 60% LTV	Early Repayment Charges
Interest rates	<b>Tracks for 2 years</b> (end date: 31/05/12)	<b>4.49%</b> Tracks at 3.99% above the base rate	Until 31/05/12
Product fees		3.0% of loan	

- Available for loans up to 75% LTV

		To 75% LTV	Early Repayment Charges
Interest rates	<b>Tracks for 2 years</b> (end date: 31/05/12)	<b>4.99%</b> Tracks at 4.49% above the base rate	Until 31/05/12
Product fees		2.75% of loan	

Details	• At the end of the tracker period the interest rate charged will switch to a rate tracking the Bank of England Base Rate at 4.24% above for the remainder of the term to give a current rate of 4.74%.		
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>2 year Tracker</b> (end date: 31/05/12)	Before 01/06/11 = 3%	01/06/11 - 31/05/12 = 2%

## 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 2 years</b> (end date: 31/05/12)	<b>5.49%</b> Tracks at 4.99% above the base rate	Until 31/05/12
Product fees		2.5% of loan	

Details	<ul style="list-style-type: none"> <li>• At the end of the tracker period the interest rate charged will switch to a rate tracking the Bank of England Base Rate at 4.24% above for the remainder of the term to give a current rate of 4.74%.</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>2 year Tracker</b> (end date: 31/05/12)	Before 01/06/11 = 3%	01/06/11 - 31/05/12 = 2%