



Product changes Tuesday 9th March 2010.

Homemover, First Time Buyer & Existing Customers

Acquisition

- NEW 2 year tracker product available to Existing Customers moving home only
- End Dates extended to the 31st May of relevant year
- Complete by dates extended to the 30th September 2010

Buy to Let

- NEW 1 and 2 year tracker products

Full details of range available on
www.cheltglos-intermediaries.co.uk
From Tuesday 9th March 2010

Withdrawn products 8th March 2010

DW24	DW25	DW80	DW81
DW26	DW27	DW82	DW83
DW28	DW29	DW84	DW85
DW30	DW31	DW94	DW95
DW32	DW33	DW96	DW97
DW34	DW35	DW98	DW99
DW36	DW37	DX00	DX01
DW38	DW39	DX02	DX03
DW40	DW41	DX04	DX05
DW42	DW43	DX06	DX07
DW44	DW45	DX08	DX09
DW46	DW47	DX18	DX19
DW48	DW49	DX20	DX21
DW50	DW51	DX22	DX23
DW52	DW53	DX24	DX25
DW54	DW55	DX26	DX27
DW56	DW57	DX28	DX29
DW58	DW59	DX30	DX31
DW60	DW61	DX32	DX33
DW62	DW63	DX36	DX37
DW64	DW65	DX38	DX39
DW66	DW67	DX96	DX97
DW68	DW69	DX98	DX99
DW70	DW71	DY02	DY03
DW72	DW73	DY04	DY05
DW74	DW75	DY06	DY07
DW76	DW77	DY08	DY09
DW78	DW79		

Homemovers, First Time Buyers and Existing Customers 9th March 2010

Also available for 2nd/holiday homes
 *Max LTV for 2nd/holiday homes is 75%
 *Max LTV for new build properties is 80% for houses and 65% for flats

Fixed												
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	
											Interest Only	Repayment
2 Year	3.99	31/05/2012	£995	£5,000	£500,000	0	60	N/A	3% to 31/05/2011 2% to 31/05/2012	30/09/2010	EB38	EB39
	4.39	31/05/2012	N/A	£5,000	£500,000	0	60	N/A	3% to 31/05/2011 2% to 31/05/2012	30/09/2010	EB40	EB41
	4.19	31/05/2012	£995	£5,000	£500,000	60	75	N/A	3% to 31/05/2011 2% to 31/05/2012	30/09/2010	EB76	EB77
	4.59	31/05/2012	N/A	£5,000	£500,000	60	75	N/A	3% to 31/05/2011 2% to 31/05/2012	30/09/2010	EB78	EB79
	6.99	31/05/2012	£995	£5,000	£500,000	75	90	N/A	3% to 31/05/2011 2% to 31/05/2012	30/09/2010	EB80	EB81
	7.09	31/05/2012	£799	£5,000	£500,000	75	90	No Application Fee Not available for additional borrowing when porting	3% to 31/05/2011 2% to 31/05/2012	30/09/2010	EB82	EB83
3 Year	4.49	31/05/2013	£995	£5,000	£500,000	0	60	N/A	3% to 31/05/2012 2% to 31/05/2013	30/09/2010	EB42	EB43
	5.19	31/05/2013	N/A	£5,000	£500,000	0	60	N/A	3% to 31/05/2012 2% to 31/05/2013	30/09/2010	EB44	EB45
	4.99	31/05/2013	£995	£5,000	£500,000	60	75	N/A	3% to 31/05/2012 2% to 31/05/2013	30/09/2010	EB84	EB85
	6.19	31/05/2013	£995	£5,000	£500,000	75	85	N/A	3% to 31/05/2012 2% to 31/05/2013	30/09/2010	EB86	EB87
	6.99	31/05/2013	£799	£5,000	£500,000	75	85	No Application Fee Not available for additional borrowing when porting	3% to 31/05/2012 2% to 31/05/2013	30/09/2010	EB88	EB89
5 Year	5.59	31/05/2015	£995	£5,000	£500,000	0	60	N/A	5% to 31/05/2012 4% to 31/05/2013 3% to 31/05/2014 2% to 31/05/2015	30/09/2010	EB46	EB47
	5.69	31/05/2015	£995	£5,000	£500,000	60	75	N/A	5% to 31/05/2012 4% to 31/05/2013 3% to 31/05/2014 2% to 31/05/2015	30/09/2010	EB90	EB91
	6.89	31/05/2015	£995	£5,000	£500,000	75	85	N/A	5% to 31/05/2012 4% to 31/05/2013 3% to 31/05/2014 2% to 31/05/2015	30/09/2010	EB92	EB93
	7.19	31/05/2015	£995	£5,000	£500,000	85	90	N/A	5% to 31/05/2012 4% to 31/05/2013 3% to 31/05/2014 2% to 31/05/2015	30/09/2010	EB94	EB95

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
2 Year	2.79	+2.29	31/05/2012	£995	£5,000	£500,000	0	60	N/A	3% to 31/05/2011 2% to 31/05/2012	EB48	EB49
	2.89	+2.39	31/05/2012	£799	£5,000	£500,000	0	60	No Application Fee Not available for additional borrowing when porting	3% to 31/05/2011 2% to 31/05/2012	EB50	EB51
	3.29	+2.79	31/05/2012	£995	£5,000	£500,000	60	75	N/A	3% to 31/05/2011 2% to 31/05/2012	EB96	EB97
	3.39	+2.89	31/05/2012	£799	£5,000	£500,000	60	75	No Application Fee Not available for additional borrowing when porting	3% to 31/05/2011 2% to 31/05/2012	EB98	EB99
	5.99	+5.49	31/05/2012	£995	£5,000	£500,000	75	90	N/A	3% to 31/05/2011 2% to 31/05/2012	EC00	EC01

Stepped Tracker															
Product Type	Rate(%)	Tracks BOE	Until	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
														Interest only	Repayment
3 Year Stepped	5.39	+4.89	31/05/2012	2.50	+2.00	31/05/2013	£995	£5,000	£500,000	0	90	N/A	3% to 31/05/2011 2% to 31/05/2012	EC02	EC03

Existing Customers Moving Home 9th March 2010

Also available for 2nd/holiday homes

*Max LTV for 2nd/holiday homes is 75%

*Max LTV for new build properties is 80% for houses and 65% for flats

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
2 Year	4.79	+4.29	31/05/2012	£995	£5,000	£500,000	75	85	For existing customers moving home	3% to 31/05/2011 2% to 31/05/2012	EC54	EC55

Remortgage 9th March 2010

Also available to mortgage free customers

Free Legals available on standard remortgages for residential applications between £5,000 and £999,999 for properties in England and Wales (See website for information on Scotland and Ireland)

Fixed												
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	
											Interest Only	Repayment
2 Year	4.09	31/05/2012	£995	£5,000	£500,000	0	60	Free Valuation	3% to 31/05/2011 2% to 31/05/2012	30/09/2010	EB52	EB53
	4.49	31/05/2012	N/A	£5,000	£500,000	0	60	Free Valuation	3% to 31/05/2011 2% to 31/05/2012	30/09/2010	EB54	EB55
	4.29	31/05/2012	£995	£5,000	£500,000	60	75	Free Valuation	3% to 31/05/2011 2% to 31/05/2012	30/09/2010	EB56	EB57
	4.69	31/05/2012	N/A	£5,000	£500,000	60	75	Free Valuation	3% to 31/05/2011 2% to 31/05/2012	30/09/2010	EB58	EB59
3 Year	4.69	31/05/2013	£995	£5,000	£500,000	0	60	Free Valuation	3% to 31/05/2012 2% to 31/05/2013	30/09/2010	EB60	EB61
	5.29	31/05/2013	N/A	£5,000	£500,000	0	60	Free Valuation	3% to 31/05/2012 2% to 31/05/2013	30/09/2010	EB62	EB63
	5.29	31/05/2013	£995	£5,000	£500,000	60	75	Free Valuation	3% to 31/05/2012 2% to 31/05/2013	30/09/2010	EB64	EB65
5 Year	5.99	31/05/2015	£995	£5,000	£500,000	60	75	Free Valuation	5% to 31/05/2012 4% to 31/05/2013 3% to 31/05/2014 2% to 31/05/2015	30/09/2010	EB66	EB67

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
2 Year	2.79	+2.29	31/05/2012	£995	£5,000	£500,000	0	60	Free Valuation	3% to 31/05/2011 2% to 31/05/2012	EB68	EB69
	2.89	+2.39	31/05/2012	£799	£5,000	£500,000	0	60	No Application Fee Free Valuation	3% to 31/05/2011 2% to 31/05/2012	EB70	EB71
	3.29	+2.79	31/05/2012	£995	£5,000	£500,000	60	75	Free Valuation	3% to 31/05/2011 2% to 31/05/2012	EB72	EB73
	3.39	+2.89	31/05/2012	£799	£5,000	£500,000	60	75	No Application Fee Free Valuation	3% to 31/05/2011 2% to 31/05/2012	EB74	EB75

Large Loans - Homemovers, Homeowner Loans, First Time Buyers & Existing Customers 9th March 2010

Also available for 2nd/holiday homes

*Max LTV for 2nd/holiday homes is 75%

*ALL HOMEOWNER LOANS with additional borrowing will be limited to 80% LTV. In addition a homeowner loan cannot be taken out within 6 months of the mortgage starting or a previous homeowner loan.

Fixed												
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	
											Interest Only	Repayment
5 Year	5.99	31/05/2015	0.25%	£500,001	£2,000,000	0	60	N/A	5% to 31/05/2012 4% to 31/05/2013 3% to 31/05/2014 2% to 31/05/2015	30/09/2010	EC06	EC07
	6.99	31/05/2015	0.25%	£500,001	£2,000,000	60	80	Loans over 75% LTV must be on a Repayment basis	5% to 31/05/2012 4% to 31/05/2013 3% to 31/05/2014 2% to 31/05/2015	30/09/2010	EC08	EC09
Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
3 Year	3.99	+3.49	31/05/2013	0.25%	£500,001	£2,000,000	0	60	N/A	3% to 31/05/2011 2% to 31/05/2013	EC10	EC11
	4.59	+4.09	31/05/2013	£1,995	£500,001	£2,000,000	60	80	Loans over 75% LTV must be on a Repayment basis	3% to 31/05/2011 2% to 31/05/2013	EC12	EC13

Large Loans - Remortgage 9th March 2010

Also available to mortgage free customers

Fixed												
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	
											Interest Only	Repayment
5 Year	5.99	31/05/2015	0.25%	£500,001	£2,000,000	0	60	N/A	5% to 31/05/2012 4% to 31/05/2013 3% to 31/05/2014 2% to 31/05/2015	30/09/2010	EC14	EC15
	6.99	31/05/2015	0.25%	£500,001	£2,000,000	60	80	Loans over 75% LTV must be on a Repayment basis	5% to 31/05/2012 4% to 31/05/2013 3% to 31/05/2014 2% to 31/05/2015	30/09/2010	EC16	EC17

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
3 Year	3.99	+3.49	31/05/2013	0.25%	£500,001	£2,000,000	0	60	N/A	3% to 31/05/2011 2% to 31/05/2013	EC18	EC19
	4.59	+4.09	31/05/2013	£1,995	£500,001	£2,000,000	60	80	Loans over 75% LTV must be on a Repayment basis	3% to 31/05/2011 2% to 31/05/2013	EC20	EC21

Buy to Let 9th March 2010

*Max LTV for new build properties is 80% for houses and 65% for flats

*Offset - cannot be mixed and matched

*For loans up to 60% LTV, the expected rent from the property covers the mortgage payments using a notional rate of 7.5%

*For loans above 60% LTV, the expected rent from the property covers the mortgage payments using a notional rate of 8%

BUY-TO-LET SELF FUNDING -

Homemovers, First Time Buyers, Remortgage, Additional Borrowing and Existing Customers														
Tracker														
Product Type	Rate(%)	Tracks BOE	Until	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
													Interest only	Repayment
1 Year	4.85	+4.35	31/05/2011	+4.24	Term	2.5%	£5,000	£500,000	0	75	N/A	3% to 31/05/2011	EC56	EC57
2 Year	4.20	+3.70	31/05/2012	+4.24	Term	3%	£5,000	£500,000	0	60	N/A	3% to 31/05/2011 2% to 31/05/2012	DU92	DU93
	4.70	+4.20	31/05/2012	+4.24	Term	2.75%	£5,000	£500,000	0	75	N/A	3% to 31/05/2011 2% to 31/05/2012	DU94	DU95
	5.49	+4.99	31/05/2012	+4.24	Term	2.5%	£500,001	£2,000,000	0	75	N/A	3% to 31/05/2011 2% to 31/05/2012	DV00	DV01
	5.50	+5.00	31/05/2012	+4.24	Term	1%	£5,000	£500,000	0	75	No MAF fee of £99	3% to 31/05/2011 2% to 31/05/2012	EC60	EC61

Remortgage														
Tracker														
Product Type	Rate(%)	Tracks BOE	Until	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
													Interest only	Repayment
2 Year	4.49	+3.99	31/05/2012	+4.24	Term	3%	£5,000	£500,000	0	60	Free Valuation and Free Legal Fees	3% to 31/05/2011 2% to 31/05/2012	DU96	DU97
	4.99	+4.49	31/05/2012	+4.24	Term	2.75%	£5,000	£500,000	0	75	Free Valuation and Free Legal Fees	3% to 31/05/2011 2% to 31/05/2012	DU98	DU99

Offset - Additional Borrowing Only												
Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
Offset	1.40	+0.90	NA	2.5%	£5,000	£500,000	0	75	N/A	NA	BC58	BC59

Additional Borrowing 9th March 2010

*Offset - cannot be mixed and matched

Fixed												
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	
											Interest Only	Repayment
3 Year	5.79	31/03/2013	£995	£5,000	£500,000	0	60	N/A	3% to 31/03/2012 2% to 31/03/2013	30/06/2010	DW86	DW87
	6.09	31/03/2013	£995	£5,000	£500,000	60	80	Loans over 75% LTV must be on a Repayment basis	3% to 31/03/2012 2% to 31/03/2013	30/06/2010	DW90	DW91

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
3 Year	4.29	+3.79	31/03/2013	£995	£5,000	£500,000	0	60	N/A	3% to 31/03/2011 2% to 31/03/2013	DW88	DW89
	4.59	+4.09	31/03/2013	£995	£5,000	£500,000	60	80	Loans over 75% LTV must be on a Repayment basis	3% to 31/03/2011 2% to 31/03/2013	DW92	DW93

Offset												
Variable												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
Offset	1.40	+0.90	NA	£995	£5,000	£500,000	0	80	N/A	NA	CC52	CC53

Existing Customers 9th March 2010

*Customers can convert (like for like) to the 90%-plus LTV range, or they can revert to repaymeny only.

*Customers wishing to port their existing mortgage (like for like) can do so, regardless of the existing LTV.

Buy to Let												
Fixed												
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	
											Interest Only	Repayment
2 Year	6.89	31/03/2012	£995	£5,000	£500,000	75	85	N/A	3% to 31/03/2011 2% to 31/03/2012	30/06/2010	DX14	DX15
5 Year	7.39	31/03/2015	£995	£5,000	£500,000	75	85	N/A	5% to 31/03/2012 4% to 31/03/2013 3% to 31/03/2014 2% to 31/03/2015	30/06/2010	DX16	DX17