



Product changes Saturday 24th July 2010.

Homemover, First Time Buyer & Existing Customers

New Business

- NEW 3 year fixed rate at 6.99% for 85-90% LTV

Full details of range available on
www.cheltglos-intermediaries.co.uk
from Saturday 24th July 2010

Withdrawn products

None

Homemovers, First Time Buyers and Existing Customers 24th July 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 flats
 *Max LTV for Interest Only Products is 75%

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	30/09/2012	£995	£5,000	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	N/A	EV19
	4.39	30/09/2012	N/A	£5,000	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	N/A	EV23
	4.19	30/09/2012	£995	£5,000	£500,000	60	75	Only available when taken on a repayment basis	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	N/A	EV27
	4.59	30/09/2012	N/A	£5,000	£500,000	60	75	Only available when taken on a repayment basis	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	N/A	EV31
	7.09	30/09/2012	£995	£5,000	£500,000	75	90	Only available when taken on a repayment basis	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	N/A	EV33
3 Year	4.39	30/09/2013	£995	£5,000	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/09/2012 2% to 30/09/2013	31/12/2010	N/A	EV09
	4.89	30/09/2013	£995	£5,000	£500,000	60	75	Only available when taken on a repayment basis	3% to 30/09/2012 2% to 30/09/2013	31/12/2010	N/A	EV13
	6.19	30/09/2013	£995	£5,000	£500,000	75	85	Only available when taken on a repayment basis	3% to 30/09/2012 2% to 30/09/2013	31/12/2010	N/A	EV15
	6.99	30/09/2013	£995	£5,000	£500,000	85	90	Only available when taken on a repayment basis	3% to 30/09/2012 2% to 30/09/2013	31/12/2010	N/A	FC49
5 Year	4.99	30/09/2015	£995	£5,000	£500,000	0	60	Only available when taken on a repayment basis	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	N/A	EV37
	5.39	30/09/2015	£995	£5,000	£500,000	60	75	Only available when taken on a repayment basis	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	N/A	EV41
	6.39	30/09/2015	£995	£5,000	£500,000	75	85	Only available when taken on a repayment basis	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	N/A	EV43
	6.89	30/09/2015	£995	£5,000	£500,000	85	90	Only available when taken on a repayment basis	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	N/A	EV45

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
2 Year	5.99	+5.49	30/09/2012	£995	£5,000	£500,000	0	90	Only available when taken on a repayment basis	3% to 30/09/2011 2% to 30/09/2012	N/A	EV05
3 Year	2.89	+2.39	30/09/2013	£995	£5,000	£500,000	0	60	Only available when taken on a repayment basis	3% to 30/09/2011 2% to 30/09/2013	N/A	EV49
	3.29	+2.79	30/09/2013	£995	£5,000	£500,000	60	75	Only available when taken on a repayment basis	3% to 30/09/2011 2% to 30/09/2013	N/A	EV53

Homemovers, First Time Buyers and Existing Customers - Interest Only

24th July 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 flats
 *Max LTV for Interest Only Products is 75%

Fixed												
Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Complete by	Product Code	
											Interest Only	Repayment
2 Year	4.19	30/09/2012	£995	£5,000	£500,000	0	60	Only available when taken on an interest only basis	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	EV16	N/A
	4.59	30/09/2012	N/A	£5,000	£500,000	0	60	Only available when taken on an interest only basis	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	EV20	N/A
	4.39	30/09/2012	£995	£5,000	£500,000	60	75	Only available when taken on an interest only basis	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	EV24	N/A
	4.79	30/09/2012	N/A	£5,000	£500,000	60	75	Only available when taken on an interest only basis	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	EV28	N/A
3 Year	4.59	30/09/2013	£995	£5,000	£500,000	0	60	Only available when taken on an interest only basis	3% to 30/09/2012 2% to 30/09/2013	31/12/2010	EV06	N/A
	5.09	30/09/2013	£995	£5,000	£500,000	60	75	Only available when taken on an interest only basis	3% to 30/09/2012 2% to 30/09/2013	31/12/2010	EV10	N/A
5 Year	5.19	30/09/2015	£995	£5,000	£500,000	0	60	Only available when taken on an interest only basis	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	EV34	N/A
	5.59	30/09/2015	£995	£5,000	£500,000	60	75	Only available when taken on an interest only basis	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	EV38	N/A

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
3 Year	3.09	+2.59	30/09/2013	£995	£5,000	£500,000	0	60	Only available when taken on an interest only basis	3% to 30/09/2011 2% to 30/09/2013	EV46	N/A
	3.49	+2.99	30/09/2013	£995	£5,000	£500,000	60	75	Only available when taken on an interest only basis	3% to 30/09/2011 2% to 30/09/2013	EV50	N/A

Existing Customers Moving Home 24th July 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 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	30/09/2012	£995	£5,000	£1,000,000	75	85	For existing customers moving home	3% to 30/09/2011 2% to 30/09/2012	EV86	EV87

Remortgage 24th July 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	30/09/2012	£995	£5,000	£500,000	0	60	Only available when taken on a repayment basis Free Valuation	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	N/A	EV57
	4.49	30/09/2012	N/A	£5,000	£500,000	0	60	Only available when taken on a repayment basis Free Valuation	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	N/A	EV61
	4.29	30/09/2012	£995	£5,000	£500,000	60	75	Only available when taken on a repayment basis Free Valuation	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	N/A	EV65
	4.69	30/09/2012	N/A	£5,000	£500,000	60	75	Only available when taken on a repayment basis Free Valuation	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	N/A	EV69
3 Year	4.59	30/09/2013	£995	£5,000	£500,000	0	60	Only available when taken on a repayment basis Free Valuation	3% to 30/09/2012 2% to 30/09/2013	31/12/2010	N/A	EV73
	5.19	30/09/2013	£995	£5,000	£500,000	60	75	Only available when taken on a repayment basis Free Valuation	3% to 30/09/2012 2% to 30/09/2013	31/12/2010	N/A	EV77
5 Year	5.09	30/09/2015	£995	£5,000	£500,000	0	60	Only available when taken on a repayment basis Free Valuation	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	N/A	EV81
	5.59	30/09/2015	£995	£5,000	£500,000	60	75	Only available when taken on a repayment basis Free Valuation	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	N/A	EV85

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
3 Year	2.89	+2.39	30/09/2013	£995	£5,000	£500,000	0	60	Only available when taken on a repayment basis Free Valuation	3% to 30/09/2011 2% to 30/09/2013	N/A	EV91
	3.29	+2.79	30/09/2013	£995	£5,000	£500,000	60	75	Only available when taken on a repayment basis Free Valuation	3% to 30/09/2011 2% to 30/09/2013	N/A	EV95

Remortgage - Interest Only 24th July 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	4.29	30/09/2012	£995	£5,000	£500,000	0	60	Only available when taken on an interest only basis Free Valuation	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	EV54	N/A
	4.69	30/09/2012	N/A	£5,000	£500,000	0	60	Only available when taken on an interest only basis Free Valuation	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	EV58	N/A
	4.49	30/09/2012	£995	£5,000	£500,000	60	75	Only available when taken on an interest only basis Free Valuation	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	EV62	N/A
	4.89	30/09/2012	N/A	£5,000	£500,000	60	75	Only available when taken on an interest only basis Free Valuation	3% to 30/09/2011 2% to 30/09/2012	31/12/2010	EV66	N/A
3 Year	4.79	30/09/2013	£995	£5,000	£500,000	0	60	Only available when taken on an interest only basis Free Valuation	3% to 30/09/2012 2% to 30/09/2013	31/12/2010	EV70	N/A
	5.39	30/09/2013	£995	£5,000	£500,000	60	75	Only available when taken on an interest only basis Free Valuation	3% to 30/09/2012 2% to 30/09/2013	31/12/2010	EV74	N/A
5 Year	5.29	30/09/2015	£995	£5,000	£500,000	0	60	Only available when taken on an interest only basis Free Valuation	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	EV78	N/A
	5.79	30/09/2015	£995	£5,000	£500,000	60	75	Only available when taken on an interest only basis Free Valuation	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	EV82	N/A

Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
3 Year	3.09	+2.59	30/09/2013	£995	£5,000	£500,000	0	60	Only available when taken on an interest only basis Free Valuation	3% to 30/09/2011 2% to 30/09/2013	EV88	N/A
	3.49	+2.99	30/09/2013	£995	£5,000	£500,000	60	75	Only available when taken on an interest only basis Free Valuation	3% to 30/09/2011 2% to 30/09/2013	EV92	N/A

Large Loans - Homemovers, Homeowner Loans, First Time Buyers & Existing Customers 24th July 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	30/09/2015	0.25%	£500,001	£2,000,000	0	60	Only available when taken on a repayment basis	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	N/A	EW09
	6.99	30/09/2015	0.25%	£500,001	£2,000,000	60	80	Only available when taken on a repayment basis	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	N/A	EW11

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	30/09/2013	0.25%	£500,001	£2,000,000	0	60	Only available when taken on a repayment basis	3% to 30/09/2011 2% to 30/09/2013	N/A	EW13
	4.59	+4.09	30/09/2013	£1,995	£500,001	£2,000,000	60	80	Only available when taken on a repayment basis	3% to 30/09/2011 2% to 30/09/2013	N/A	EW15

Large Loans - Remortgage 24th July 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	30/09/2015	0.25%	£500,001	£2,000,000	0	60	Only available when taken on a repayment basis	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	N/A	EW17
	6.99	30/09/2015	0.25%	£500,001	£2,000,000	60	80	Only available when taken on a repayment basis	5% to 30/09/2012 4% to 30/09/2013 3% to 30/09/2014 2% to 30/09/2015	31/12/2010	N/A	EW19

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	30/09/2013	0.25%	£500,001	£2,000,000	0	60	Only available when taken on a repayment basis	3% to 30/09/2011 2% to 30/09/2013	N/A	EW21
	4.59	+4.09	30/09/2013	£1,995	£500,001	£2,000,000	60	80	Only available when taken on a repayment basis	3% to 30/09/2011 2% to 30/09/2013	N/A	EW23

Buy to Let 24th July 2010

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

BUY-TO-LET SELF FUNDING -

*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%

Homemovers, Remortgage, Additional Borrowing and Existing Customers												
Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
2 Year	5.09	+4.59	31/07/2012	2.75%	£5,000	£500,000	0	75	N/A	3% to 31/07/2011 2% to 3/07/2012	ET82	ET83

Remortgage												
Tracker												
Product Type	Rate(%)	Tracks BOE	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Additional Info	ERCs	Product Code	
											Interest only	Repayment
2 Year	5.34	+4.84	31/07/2012	2.75%	£5,000	£500,000	0	75	Free Valuation and Free Legal Fees	3% to 31/07/2011 2% to 31/07/2012	ET84	ET85

Additional Borrowing
24th July 2010

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	ET70	ET71
	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	ET72	ET73