

MORTGAGE PRODUCTS DECEMBER 2015

This information is for intermediary use only.

Product	Distribution	Purpose	Initial Pay Rate	Follow on Rate	Typical APR	Term	Booking Fee	Arrangement Fee	Max LTV	Early Repayment Charge (ERC)
F616 3 year fixed rate to 30/11/18	All intermediaries	Purchase or Remortgage	2.49% fixed	3.49% variable (1.75% discount from SVR currently 5.24%)	5.4%	3 years	£150	£500	80%	3% for 3 years if more than 10% overpayments made per year
F617 5 year fixed rate to 29/02/21 for non standard credit/income	Via Platinum, AToM, Pink, Solent and Complete FS	Purchase or Remortgage	3.59% fixed	SVR, currently 5.24% variable	4.6%	5 years	£150	£895	80%	3% for 5 years if more than 10% overpayments made per year
F618 5 year fixed rate to 29/02/21 for non standard credit/income	All intermediaries	Purchase or remortgage	3.79% fixed	SVR, currently 5.24% variable	4.7%	5 years	£150	£895	80%	3% for 5 years if more than 10% overpayments made per year
T375 Term Tracker	All intermediaries	Purchase or Remortgage	3.75% variable	Rate will be 3.25% above base with a floor of 3.75% for the term	4.2%	Full term	£150	£500	80%	None
BMR0 Standard Variable Rate (SVR)	All intermediaries	Purchase or Remortgage	5.24% variable	SVR, currently 5.24% variable	5.5%	Full term	-	£295	80%	None

Guarantor option available on all products

All our mortgages are available to self-employed applicants

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

All loans are subject to status and valuation. We offer loan terms of up to 35 years dependent on individual circumstances. Minimum age 18 years. Where an Early Repayment Charge (ERC) is payable, it is calculated on the balance repaid. Lump sum overpayments of up to 10% of the capital balance are permitted. Regular monthly overpayments are permitted from £10 to £100 per month. For fixed or discounted terms, these overpayments are permitted annually during the fixed or discounted term. Free drive by valuations are available for remortgages up to property value of £700,000. Free legals are available for like for like remortgages using the Society's solicitors. A guarantor option for borrowers lacking a deposit is available on all products subject to individual circumstances. Refer to the product guides for full details. These mortgage products may be withdrawn at any time. All details are correct at time of going to print 12/15.

Buckinghamshire Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 206022.