

Stroud and Swindon Building Society Standard Variable Rates

CURRENT RESIDENTIAL STANDARD VARIABLE RATE (SVR) 5.99%
CURRENT BUY TO LET STANDARD VARIABLE RATE (BTL SVR) 7.49%

Mortgages

Important Notes

- > Reservation and valuation fees are payable on application and are non - refundable.
- > For Additional Borrowing, Product fees are payable on completion and deducted from the money sent to your solicitor.
- > For Product Switches, Product Fees are added to the loan on completion.
- > A Higher Lending Charge may be paid for by the Society for loans up to 90% loan to value.
- > Flexible Mortgages are arranged on an Interest Only basis.
- > Telephone calls may be monitored and recorded to assist with staff training, customer service and for the purposes of security and fraud prevention.
- > All mortgages are subject to status and valuation and are available only to persons 18 years of age and over. A personalised illustration is available on request.
- > Mortgages are available in England and Wales on properties which meet our lending criteria. Your property is the security for the mortgage.
- > The information given in this booklet is correct at time of printing. We may subsequently make changes to our products and services and to the ways they are administered.
- > All products and offers are subject to availability and may be withdrawn at any time without prior notice.
- > Maximum loan amounts may vary on selected products. (See product guide for details)
- > Please note, a valuation fee will be payable when porting your mortgage to a new property.

Existing Borrowers not moving home and Additional Borrowing Mortgage Product Guide

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For more information

- > Call 08457 25 24 23
- > visit www.stroudandswindon.co.uk
- > or pop into your local branch

Stroud & Swindon

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Member of the Building Societies Association and subscriber to the Banking Code. The Society is authorised and regulated by the Financial Services Authority (Registration number 164588) and introduces only to the Norwich Union Marketing Group, members of which are authorised and regulated by the Financial Services Authority.

Any financial advice given will relate only to the products and services of the Society and Norwich Union.

Stroud & Swindon
Your Building Society

Starting at			Followed by				Fees				
Rate	Description	Until	Rate	Description	Until	The overall cost for comparison is	Early Repayment Charge*	Maximum LTV	Arrangement Fees	Valuation Fees	Legal Fees
Fixed Rate Mortgages			ALL OF THESE MORTGAGES ARE AVAILABLE TO EXISTING BORROWERS LOOKING TO CHANGE THEIR MORTGAGE PRODUCT OR BORROW ADDITIONAL MONEY								
5.49%	Fixed	30/11/2010	5.99%	Current Standard Variable Rate	Term	<u>6.2%APR</u>	2% Until 30/11/2009 1% Until 30/11/2010	Product Switch - 90% Home Improvements - 90% Capital Raising - 85%	£1499 Product Fee £249 Additional Borrowing Product Fee	N/A**	N/A
5.99%	Fixed	30/11/2010	5.99%	Current Standard Variable Rate	Term	<u>6.2%APR</u>	2% Until 30/11/2009 1% Until 30/11/2010	Product Switch - 90% Home Improvements - 90% Capital Raising - 85%	£299 Product Fee £249 Additional Borrowing Product Fee	N/A**	N/A
6.09%	Fixed	30/11/2013	5.99%	Current Standard Variable Rate	Term	<u>6.3%APR</u>	2% Until 30/11/2013	Product Switch - 90% Home Improvements - 90% Capital Raising - 85%	£299 Product Fee £249 Additional Borrowing Product Fee	N/A**	N/A
Variable Mortgages											
5.99%	SVR	Term	N/A	N/A	N/A	<u>6.2% APR</u>	None	Product Switch - 90% Home Improvements - 90% Capital Raising - 85%	No Product Fee No Additional Borrowing Product Fee	N/A**	N/A
Flexible Mortgages											
6.09%	Fully Flexible 0.1% above S.V.R ~	Term	N/A	N/A	N/A	<u>6.4% APR</u>	None	Product Switch - 90% Home Improvements - 90% Capital Raising - 85%	£599 Product Fee £249 Additional Borrowing Product Fee	N/A**	N/A
Buy To Let Mortgages											
6.99%	Fixed	30/11/2010	7.49%	Current BTL SVR	Term	<u>7.8% APR</u>	3% Until 30/11/2009 2% Until 30/11/2010	Product Switch - 75% Home Improvements - 75%	£599 Product Fee £249 Additional Borrowing Product Fee	N/A**	N/A
Self Cert Mortgages			FOR INTERMEDIARY SELF CERT CUSTOMERS ONLY								
7.34%	Fixed	30/09/2010	5.99%	Current Standard Variable Rate	Term	<u>6.6% APR</u>	2% Until 30/09/2009 1% Until 30/09/2010	Product Switch - 80% Home Improvements - 80%	£999 Product Fee £249 Additional Borrowing Product Fee	N/A**	N/A

Special Offers

From time to time, we also offer special mortgage products, please contact us for more details. Special offers are only available to existing borrowers and for a limited period of time.

Additional Borrowing

These products are available to our existing customers for additional borrowing. Fees payable are an Additional Borrowing Product fee of £249 and if taking a fixed rate product, a Reservation Fee may be applicable. See our 'Additional Borrowing' booklet for more details.

Important Notes:

- > All residential Additional Borrowing under £5,000 must be taken on the Society's Standard Variable Rate (currently 5.99%). For Buy To Let Additional Borrowing under £5,000 the Society's Buy To Let Standard Variable (currently 7.49%) is to be used. An Additional Borrowing Product Fee of £249 will apply.
- > * The percentage detailed relates to a percentage of the capital balance. On redeeming the mortgage, a discharge fee is payable (see our fees and charges leaflet).
- > - B.B.R = The Bank Of England Base Rate. S.V.R = Standard Variable Rate.
- > Reservation fees and valuation fees are payable on application. N.B. Reservation fees are non-refundable. For any products where a reservation fee applies, this will reserve that specific amount of money for a period of three months. Another reservation fee would be payable if the application does not complete within this period. Product fees are deducted from the loan on completion.
- > ** Please note that a valuation fee will be payable when porting your mortgage to a new property.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.