

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 All products and offers are subject to availability and may be withdrawn at any time without prior notice.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)
- > Products are only portable within the product period. When your mortgage is in the ongoing rate period the porting feature is not available, and you must choose a new product.
- > 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

Head Office Stroud & Swindon, Rowcroft, Stroud, Gloucestershire GL5 3BG
Web www.stroudandswindon.co.uk E-mail info@stroudandswindon.co.uk

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			PRODUCT SWITCH - ALL OF THESE MORTGAGES ARE AVAILABLE TO EXISTING BORROWERS LOOKING TO CHANGE THEIR <u>MORTGAGE PRODUCT ONLY</u> .								
5.49%	Fixed	31/03/2012	5.99%	Current Standard Variable Rate	Term	6.2% APR	2% Until 31/03/2011 1% Until 31/03/2012	Product Switch - 90%	£1499 Product Fee	N/A**	N/A
5.99%	Fixed	31/03/2012	5.99%	Current Standard Variable Rate	Term	6.2% APR	2% Until 31/03/2011 1% Until 31/03/2012	Product Switch - 90%	£299 Product Fee	N/A**	N/A

Fixed Rate Mortgages			ADDITIONAL BORROWING - THESE MORTGAGES ARE AVAILABLE TO EXISTING BORROWERS LOOKING TO <u>BORROW ADDITIONAL MONEY ONLY</u> .								
4.99%	Fixed	31/03/2012	5.99%	Current Standard Variable Rate	Term	6.2% APR	2% Until 31/03/2012	Home Improvements - 90% Capital Raising - 85%***	£249 Additional Borrowing Product Fee	N/A**	N/A
5.75%	Fixed	31/03/2015	5.99%	Current Standard Variable Rate	Term	6.2% APR	3% Until 31/03/2013 2% Until 31/03/2015	Home Improvements - 90% Capital Raising - 85%***	£249 Additional Borrowing Product Fee	N/A**	N/A

Variable Mortgages			THESE MORTGAGES ARE AVAILABLE TO EXISTING BORROWERS LOOKING TO <u>CHANGE THEIR MORTGAGE PRODUCT OR BORROW ADDITIONAL MONEY</u> .								
5.99%	SVR	Term	N/A	N/A	N/A	6.2% APR	None	Product Switch - 90% Home Improvements - 90% Capital Raising - 85%***	No Product Fee £249 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	6.4% APR	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	31/03/2012	7.49%	Current BTL SVR	Term	7.8% APR	3% Until 31/03/2011 2% Until 31/03/2012	Product Switch - 75% Home Improvements - 75%	£599 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

Selected 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.

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 rate (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.
- > *** If capital raising to consolidate debt, a maximum LTV of 80% is permitted.

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