

2.10% Discount for Term Ex-Pat Residential



Interest Rates

6.64%

Representing a 2.10% discount off our Residential Standard Variable Rate which is currently 8.74%

7.0% APRC (The overall cost for comparison)

Main Features

Available for: Purchase and Remortgage

Min/Max Adv: £25,000/£1,500,000

Max Loan To Value: 90% (including arrangement fee)

Arrangement Fee: £999

Valuation Fee: Payable on application. See Valuation Fee leaflet.

Application Fee: £125

Early Repayment Charge (ERC): 1% of the current balance for the first year and 0.5% for years two and three (ERC is waived if applicant returns to the UK within ERC period and takes out a retention product)

Overpayments: 10% of the advance amount can be repaid per annum for three years without incurring a charge. A 1% charge is due on any amount repaid that exceeds 10% per annum for the first year and a 0.5% charge is due on any amount that exceeds 10% per annum for years two and three

Restrictions: This mortgage must be repaid on a capital & interest or interest only basis. Please note that interest only mortgages are capped at 75% LTV.

Other Features: N/A

Representative Example

A mortgage of **£257,173.00** payable over **23** years on our discounted rate at **2.10%** below the Society's current Standard Variable Rate of **8.74%** (variable) for the mortgage term of **23** years would require **276** monthly payments of **£1,819.86** plus one initial interest payment of **£1,450.31**.

The total amount payable would be **£505,395.67** made up of the loan amount plus interest (**£246,558.67**) and Arrangement Fee (**£999**), Valuation Fee (**£390**), CHAPS Fee (**£25**), Application Fee (**£125**) and Discharge Fee (**£125**).

The overall cost for comparison is **7.0% APRC** representative.

Additional Notes

- This mortgage summary should be read in conjunction with the Terms and Conditions.
- All Dudley Building Society mortgage products are subject to limited availability and may be withdrawn at the Society's discretion
- Fees and rates may vary according to the individual case. Fees and rates will be confirmed upon application.

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