

Mortgage Product Portfolio



**SKIPTON
INTERNATIONAL
LIMITED**

Please call us on: **01481 730730**
or visit: **www.skiptoninternational.com**

Registered Office: Fairbairn House, Rohais, St Peter Port, Guernsey GY1 6DS. Registered in Guernsey: 30112. Skipton International Limited is a wholly owned subsidiary of Skipton Building Society.

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

Minimum age 18 years. All mortgages are subject to status and valuation. Skipton International Limited (SIL) requires a first charge on the property. Security will be required on the loan. This leaflet should be read in conjunction with SIL's 'Mortgage Services' brochure.

To help maintain service and quality, some telephone calls may be recorded and monitored.

Product Name	Product Features	LTV	Pay Rate w.e.f. 12.01.10	APR	Product Fees	Early Repayment Charges
Base Rate Tracker	Bank of England base rate plus 2.69% guaranteed to track the Bank of England base rate for five years.	Up to 75%	3.19%	4.6%	£999	No charge
Base Rate Tracker	Bank of England base rate plus 1.99% guaranteed to track the Bank of England base rate for five years.	75.1% to 90%	4.99% (The base rate floor is 3.00%)	5.2%	£899	No charge
2-Year Fixed Rate	Fixed rate of interest until 31 March 2012.	Up to 75%	4.49%	5.1%	£899	3% until 31.03.12
		75.1% to 90%	5.19%	5.2%		
Standard Variable Rate	Variable rate of interest.	Up to 90%	4.99%	5.1%	No charge	No charge
Buy to let	The following products are available for Buy to let: • SVR plus 1.25% • Base Rate Tracker (Bank of England base rate plus 4.49% guaranteed to track the Bank of England base rate for five years) • Fixed rate of interest until 31.03.12	Up to 85%	6.24%	6.5%	£250	No charge
			4.99%	6.1%	0.75% of loan	No charge
			5.24%	6.4%	£899	3% until 31.03.12

- No early repayment charges following the end of the fixed period
- Interest calculated on a daily basis
- For residential mortgages, following the fixed rate or tracker period the interest rate will revert to our residential SVR, 4.99% w.e.f. 12.01.10
- For buy to let mortgages, following the fixed rate or tracker period the interest rate will revert to our buy to let SVR, 6.24% w.e.f. 12.01.10
- Monthly payments must be made in arrears by direct debit on the first working day of each month
- The minimum loan size is £50,000
- The maximum loan to any individual, together with connected persons is £750k
- Rental income of 110% of SIL's Buy to let SVR interest payment is required for buy to let mortgages
- Product fees are non-refundable and may be paid up front or added to the mortgage on completion where they will incur interest as part of the loan
- As with all mortgages, if the mortgage is repaid after the end of the fixed or tracker period, interest to the date of redemption will be payable
- Our mortgage products are portable and if you move house can be applied to your new property. If you have a fixed rate mortgage and the mortgage required for the new property is lower an early repayment charge, as detailed above, will be payable on the difference between the two loans
- Our mortgage products can be withdrawn at very short notice
- On fixed rate mortgages, lump sum payments of up to 10% may be made early without charge each year. For the purposes of this calculation, a year is defined as starting on the commencement of the loan and on the anniversary thereafter; the amount is up to 10% of the balance outstanding on that date. This facility cannot be rolled over into subsequent years if the facility is not used in any one year