

Loyalty Mortgages for you

When your initial rate is coming to an end we understand that finding a new one can be stressful, which is why we go out of our way to make things easy. Our Loyalty Mortgages are a competitive range of fixed rate products available specifically for valued existing customers like you.

Loan type: Help-to-Buy: mortgage guarantee

85% LTV

Help-to-Buy: mortgage guarantee range									
Loyalty Mortgages	Initial rate	Product fee	Overall cost for comparison APRC	Reversion rate (at the end of the fixed rate term)	Early repayment charges				
					Year 1	Year 2	Year 3	Year 4	Year 5
2 year fixed	4.28%	£0	5.8%	5.98% variable (AMR [^] + 0.75%)	3.50%	3.00%			
5 year fixed	4.38%	£0	5.5%	5.98% variable (AMR [^] + 0.75%)	5.00%	4.50%	4.00%	3.50%	3.00%

[^]The Aldermore Managed Rate (AMR) is a variable rate set by us, which is currently 5.23%.

90% LTV

Help-to-Buy: mortgage guarantee range									
Loyalty Mortgages	Initial rate	Product fee	Overall cost for comparison APRC	Reversion rate (at the end of the fixed rate term)	Early repayment charges				
					Year 1	Year 2	Year 3	Year 4	Year 5
2 year fixed	4.58%	£0	5.9%	5.98% variable (AMR [^] + 0.75%)	3.50%	3.00%			
5 year fixed	4.68%	£0	5.6%	5.98% variable (AMR [^] + 0.75%)	5.00%	4.50%	4.00%	3.50%	3.00%

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95% LTV

Help-to-Buy: mortgage guarantee range									
Loyalty Mortgages	Initial rate	Product fee	Overall cost for comparison APRC	Reversion rate (at the end of the fixed rate term)	Early repayment charges				
					Year 1	Year 2	Year 3	Year 4	Year 5
2 year fixed	4.98%	£0	6.0%	5.98% variable (AMR [^] + 0.75%)	3.50%	3.00%			
5 year fixed	5.08%	£0	5.8%	5.98% variable (AMR [^] + 0.75%)	5.00%	4.50%	4.00%	3.50%	3.00%

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Representative Example of a Fixed Rate Mortgage on our Loyalty Range:

A mortgage of £109,000 payable over 28 years, initially on a fixed rate for 2 years at 4.28% and then on our current variable rate of 5.98% for the remaining 16 years, would require 24 monthly payments of £557.73 followed by 312 payments of £662.71.

The total amount payable would be £220,139.04 made up of the loan amount plus interest (£111,139.04).

The overall cost for comparison is 5.8% APRC representative.

The Benefits of staying with us:

- No legal, valuation or product fees
- No new credit or affordability assessments – unless of course you want to borrow more than your current mortgage
- Simple and hassle free process with no need for interviews, solicitors or surveyors
- Make overpayments of up to £5,000 in any 12 month period (without incurring an early repayment charge)
- Competitive Loyalty deals
- Our dedicated, friendly Loyalty Team are here to help and provide support if you need assistance before renewing your mortgage
- Home and property insurance – we could help you find the policy to suit your needs. We work with an insurance broker who has access to a panel of leading insurance providers.

Get in touch

Contact your **Mortgage Broker** or **Financial Adviser** to discuss switching your mortgage with us.

Call our Loyalty Team on **0333 3211000***

Email us at **customer.loyalty@aldermore.co.uk**

*(Mon–Thurs 9am–6pm and Fri 9am–5pm) Closed Bank Holidays. Calls may be recorded for training and monitoring purposes.

Please note, we regularly review our loyalty offering and rates will be subject to availability. To confirm you're eligible please get in touch.

Aldermore

Your home may be repossessed if you do not keep up repayments on your mortgage.

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