

# 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:** Residential 85% LTV

## 85% LTV

Loyalty Mortgages									
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 <sup>^</sup> + 0.75%)	3.00%	2.50%			
5 year fixed	4.38%	£0	5.5%	5.98% variable (AMR <sup>^</sup> + 0.75%)	5.00%	4.50%	4.00%	3.50%	3.00%

<sup>^</sup>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 <sup>^</sup> + 0.75%)	3.50%	3.00%			
5 year fixed	4.68%	£0	5.6%	5.98% variable (AMR <sup>^</sup> + 0.75%)	5.00%	4.50%	4.00%	3.50%	3.00%

<sup>^</sup>The Aldermore Managed Rate (AMR) is a variable rate set by us, which is currently 5.23%.

## 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 <sup>^</sup> + 0.75%)	3.50%	3.00%			
5 year fixed	5.08%	£0	5.8%	5.98% variable (AMR <sup>^</sup> + 0.75%)	5.00%	4.50%	4.00%	3.50%	3.00%

<sup>^</sup>The Aldermore Managed Rate (AMR) is a variable rate set by us, which is currently 5.23%.

### Representative Example:

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.

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## 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.

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## 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.

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# Aldermore

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

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