

Getting a new deal



When can I apply for a new interest rate?

You can switch to a new deal if:

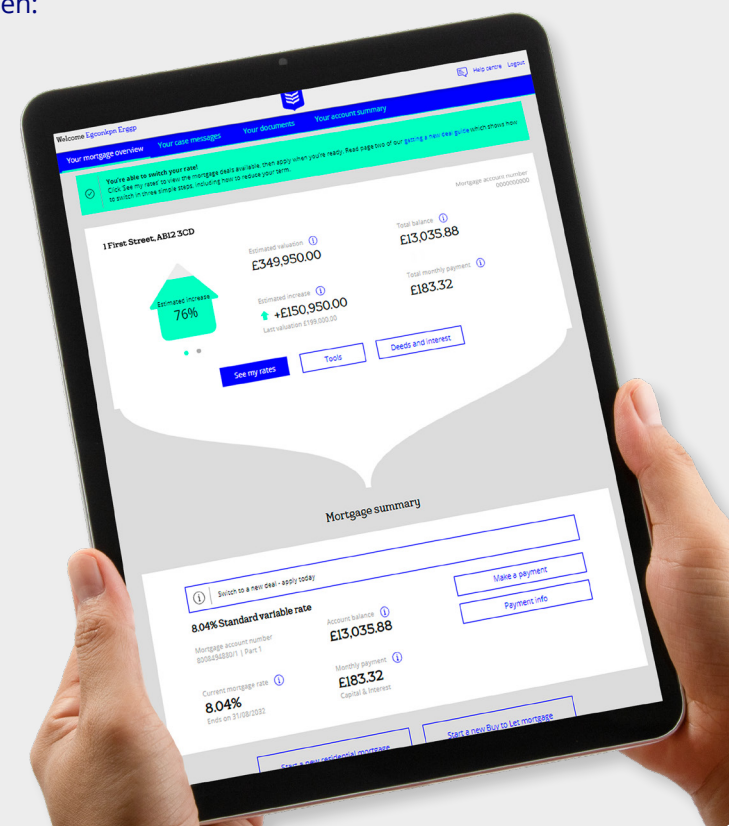
- ▶ You're within four months of your fixed rate ending
- ▶ Your fixed rate has ended and you're on our Standard Variable Rate (SVR) or a Base Rate Tracker Rate
- ▶ You're within a fixed rate period but you want to pay the Early Repayment Charge. To do this, **give us a few details** and we'll be in touch.

When you're able to switch, there may be times when you can't do this through your hub. For example, when:

- ▶ Another transaction is being processed, such as you've applied to borrow more money
- ▶ Your arrears balance is more than one full month's payment, or £40 on any individual account
- ▶ Your loan isn't a standard mortgage. For example, it's a Flex, Cheshunt, Guarantor or NICHA mortgage (Northern Ireland only)
- ▶ Your balance is less than £3,000 or the estimated value of your property is too low to offer any deals
- ▶ There's a notice on your account which means you may need our help. For example, you get income support.

Don't worry though, this just means we'll need to speak with you. Within the mortgage summary, you can use the 'get in touch' link in the banner of the account you want to switch. Give us a few details and we'll call you to arrange an appointment with one of our mortgage specialists.

Important: You must accept your Offer within 30 days. Your new rate will take effect once your current deal ends, or from next month if your deal has ended. To make sure this happens, we must have your Offer acceptance and anything else we've asked for by the **19th of the month before** the new rate is due to start. Your switch may be delayed by a month if you miss this date.





How do I apply to switch my rate?

From your main hub page, select 'See my rates' and apply for a new deal in three easy steps.

1

Select which accounts you want to switch, then check your rates. **Switching more than one account at the same time?** Your accounts must be switched on to the same rate. If any of your accounts are on a fixed rate, the switch can't take place until the month after the latest fixed end date.



If you only have one account, it will already be selected. Go straight to step two.

2

Choose the rate you want and if there's a Product Fee, how you want to pay it.

Use the 'Reduce my term' link in the rate details to pay off your mortgage early and 'Review this deal'.

- ▶ Check what you've chosen and if you're happy, click 'I want this deal'
- ▶ Choose how you want your Offer sent
- ▶ Read the Disclosure and submit.



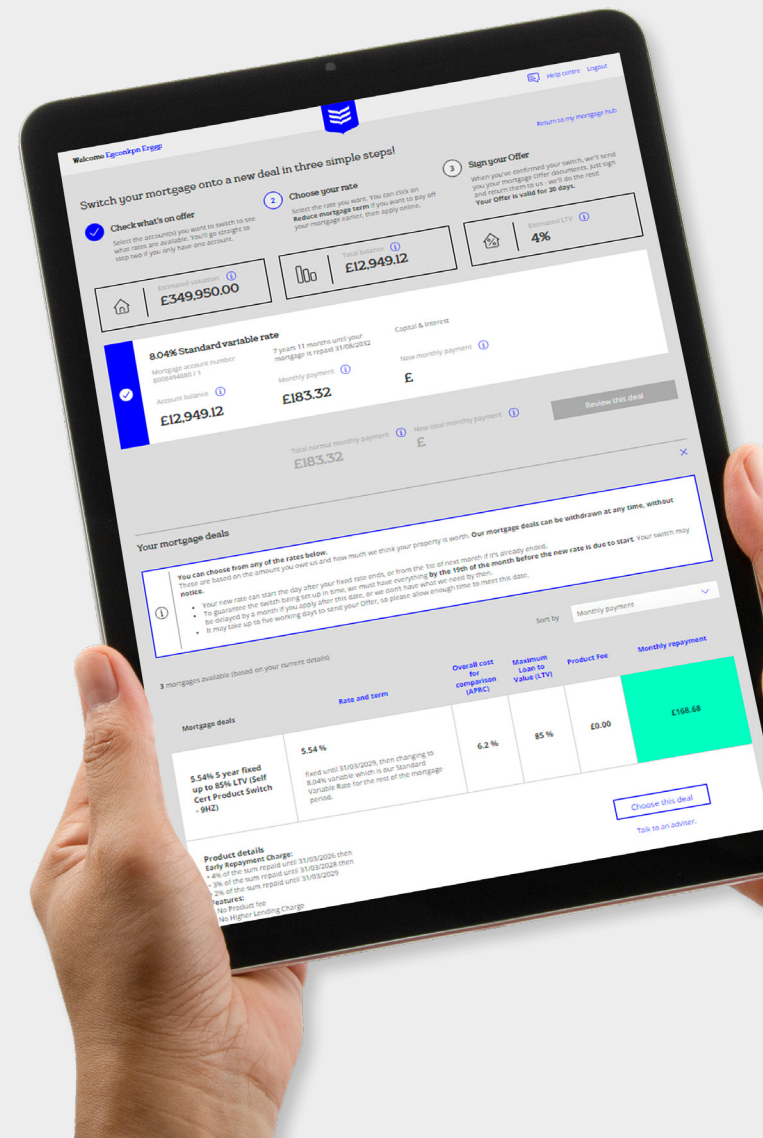
Click the 'Talk to an adviser' link if you're switching a residential mortgage and not sure which rate to choose.

3

We'll issue your mortgage Offer **within five working days**. Sign and return your acceptance with anything else we've asked for, and we'll do the rest.



You must accept your Offer within for 30 days. Your new rate will take effect once your current deal ends, or from next month if your deal has ended. To make sure this happens, we must have your Offer acceptance and anything else we've asked for by the **19th of the month before** the new rate is due to start. Your switch may be delayed by a month if you miss this date.



Get in touch if you want any of our documents in large print, Braille, on coloured paper or audio. Your property may be repossessed if you do not keep up repayments on your mortgage.

Screens are for illustrative purposes only and may differ as we develop the system.

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