

**All mortgage products now available to contractors, up to maximum 75% loan to value.**  
 For contractors requiring 75% to 90% LTV see our specialist product. Usual lending criteria applies.

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Product Code	Product	Current rate	Standard Variable Rate <small>For the rest of the mortgage, currently</small>	APRC*	End Date	Available For	Maximum Loan to Value	Maximum Loan Amount	Distribution	Application Fee <small>Payable with application, non-refundable</small>	Completion Fee	Valuation Fee <small>Payable with application. See overleaf. Always payable for properties &gt;£1m</small>	Higher Lending Charge	CHAPS Fee <small>For transfer of funds to solicitor</small>	Additional Information	Early Repayment Charges
<b>RESIDENTIAL STANDARD</b>																
PUR15075 REM72103 1M72104	2 Year Fixed Rate	2.99%	5.49%	5.3%	30/04/2020	Purchase Remortgage	90%	£500k	· Direct · Intermediary	£199	£800	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	3% Until 30/04/2020
PUR11061 REM67083 1M67084	2 Year Discount Rate	2.59% (Standard Variable Rate minus 2.90%)	5.49%	5.2%	2 years from completion date	Purchase Remortgage	90%	£500k	· Direct · Intermediary	£199	£800	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	1% Until 2 Years from completion date
PUR15076 REM67079	2 Year Fixed Rate	3.45%	5.49%	5.3%	30/04/2020	Purchase Remortgage	95%	£500k	· Direct · Intermediary	£199	£800	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	3% Until 30/04/2020
PUR11062 REM67085 1M67086	2 Year Discount Rate	2.89% (Standard Variable Rate minus 2.60%)	5.49%	5.2%	2 years from completion date	Purchase Remortgage	95%	£500k	· Direct · Intermediary	£199	FREE	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	1% Until 2 Years from completion date
PUR11063 REM67087 1M67088	3 Year Discount Rate	2.95% (Standard Variable Rate minus 2.54%)	5.49%	4.9%	3 years from completion date	Purchase Remortgage	95%	£500k	· Direct · Intermediary	£199	FREE	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	1% Until 3 Years from completion date
<b>LARGE LOAN</b>																
PUR15081 REM72112 1M72113	<b>LARGE LOAN</b> 2 Year Fixed Rate	3.59%	5.49%	5.3%	30/04/2020	· Purchase · Remortgage	90%	£750k	· Direct · Intermediary	£199	£800	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	3% Until 30/04/2020
PUR11064 REM67089 1M67090	<b>LARGE LOAN</b> 2 Year Discount Rate	3.19% (Standard Variable Rate minus 2.30%)	5.49%	5.3%	2 years from completion date	· Purchase · Remortgage	90%	£750k	· Direct · Intermediary	£199	£800	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	1% Until 2 years from Completion date

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<b>BUY TO LET</b>																
PUR29057 REM29058 1M29059	<b>BUY TO LET</b> 2 Year Fixed Rate	3.15%	5.49%	5.2%	30/04/2020	· Purchase · Remortgage	80%	£500K	☒Direct · ☒Intermediary ☒	£199	£950	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: · Fee assisted legals]	3% Until 30/04/2020
<b>STANDARD</b> PUR24019 REM24020 1M24021 <b>TOP SLICING</b> PUR24026 REM24027 1M24028	<b>BUY TO LET</b> 2 Year Discount Rate	2.95% (Standard Variable Rate minus 2.54%)	5.49%	5.2%	2 years from completion date	· Purchase · Remortgage	80%	£500K	☒Direct · ☒Intermediary ☒	£199	£950	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: · Fee assisted legals]	1% Until 2 years from completion date
PUR29060 REM29061 1M29062	<b>LOW LOAN BUY TO LET</b> 2 Year Fixed Rate	2.95%	5.49%	5.2%	30/04/2020	· Purchase · Remortgage	80%	£150k	☒Direct · ☒Intermediary ☒	£199	0.5% of loan amount	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: · Fee assisted legals]	3% Until 30/04/2020
<b>SHARED OWNERSHIP</b>																
PUR40028 REM40029 STC40030	SHARED OWNERSHIP 2 Year Fixed Rate	3.95%	5.49%	5.4%	30/04/2020	· Purchase · Remortgage	95% of the share	£350k	· Direct · Intermediary	FREE	FREE	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	-	Fee free overpayments up to 50% of original loan. Remortgage (excluding staircasing): fee assisted legals	3% Until 30/04/2020
PUR35019 REM35020 STC35021	SHARED OWNERSHIP 2 Year Discount Rate	3.55% (Standard Variable Rate minus 1.94%)	5.49%	5.3%	2 years from completion date	· Purchase · Remortgage	95% of the share	£350k	· Direct · Intermediary	FREE	FREE	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	-	Fee free overpayments up to 50% of original loan. Remortgage (excluding staircasing): fee assisted legals	1% Until 2 years from completion date
<b>SELF BUILD</b>																
PUR46023 REM46024	<b>SELF BUILD</b> 2 Year Discount Rate	4.15% (Standard Variable Rate minus 1.34%)	5.49%	5.4%	2 years from completion date	· Purchase · Remortgage	80%	£500K	· Direct · Intermediary	£199	£1,500	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	3% Until 2 years from completion date

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**SELF EMPLOYED - SPECIALIST**

Note: Applicant's accountant must be suitably qualified in accordance with Lending Policy. Income is verified to the 12 months accounts in the first instance or via HMRC self assessments (SA302). The applicant must be in the same line of work as that carried out for the previous three years. Minimum 1 years accounts.

PUR15078 REM72106 1M72107	<b>SELF EMPLOYED</b> 2 Year Fixed Rate	3.09%	5.49%	5.3%	30/04/2020	· Purchase · Remortgage	90%	£500k	· Direct · Intermediary	£199	£800	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: · Fee assisted legals]	3% Until 30/04/2020
PUR11068 REM67096 1M67097	<b>SELF EMPLOYED</b> 2 Year Discount Rate	2.69% (Standard Variable Rate minus 2.80%)	5.49%	5.2%	2 years from completion date	· Purchase · Remortgage	90%	£500k	· Direct · Intermediary	£199	£800	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: · Fee assisted legals]	1% Until 2 years from completion date

**SELF EMPLOYED - PROFESSIONAL**

Note: For self employed applicants in a professional occupation (i.e. Solicitors, Architects, Accountants, Dentists, Doctors, Surveyors, Pharmacists, Vets, and Optometrists) and are working as part of an established partnership (of at least three years). 1 years' accounts+ - considered up to 90% LTV. Less than 1 years accounts and established firm - considered up to 75% LTV.

PUR15079 REM72108 1M72109	<b>SELF EMPLOYED</b> 2 Year Fixed Rate	3.09%	5.49%	5.3%	30/04/2020	· Purchase · Remortgage	90%	£500k	· Direct · Intermediary	£199	£800	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: · Fee assisted legals]	3% Until 30/04/2020
PUR11067 REM67094 1M67095	<b>SELF EMPLOYED</b> 2 Year Discount Rate	2.69% (Standard Variable Rate minus 2.80%)	5.49%	5.2%	2 years from completion date	· Purchase · Remortgage	90%	£500k	· Direct · Intermediary	£199	£800	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: · Fee assisted legals]	1% Until 2 years from completion date

**CONTRACTOR**

Excludes CIS scheme.

PUR15080 REM72110 1M72111	<b>CONTRACTOR</b> 2 Year Fixed Rate	3.09%	5.49%	5.3%	30/04/2020	· Purchase · Remortgage	90%	£500k	· Direct · Intermediary	£199	£800	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: · Fee assisted legals]	3% Until 30/04/2020
PUR11066 REM67092 1M67093	<b>CONTRACTOR</b> 2 Year Discount Rate	2.69% (Standard Variable Rate minus 2.80%)	5.49%	5.2%	2 years from completion date	· Purchase · Remortgage	90%	£500k	· Direct · Intermediary	£199	£800	· Purchase: Based on property valuation · Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: · Fee assisted legals]	1% Until 2 years from completion date

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Rates correct as at 23 February 2018

Ipswich Standard Variable Rate is 5.49% (5.4% APRC).\*

Availability:

- Direct - available for new applicants in England and Wales
- Intermediary - available via selected intermediaries nationwide and intermediaries based in Suffolk, Norfolk, Essex, Cambridgeshire, Bedfordshire and Hertfordshire
- Prestige - available for Ipswich Building Society Prestige Club intermediaries only

For further information on our mortgages please see "Important Information" page, refer to our website or alternatively contact us directly at bdt@ibs.co.uk or 0330 123 1073.

\*APR (Annual Percentage Rate)/APRC (Annual Percentage Rate of Charge): The annual rate charged for borrowing expressed as a percentage over the term of your loan.

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

Head Office: PO Box 547, Ipswich IP3 9WZ Telephone 0330 123 1073 Fax 01473 278600 E-mail bdt@ibs.co.uk Website www.ipswich-intermediaries.co.uk (To help maintain service quality some telephone calls may be recorded and monitored).

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