

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 >£1m</small>	Higher Lending Charge	CHAPS Fee <small>For transfer of funds to solicitor</small>	Additional Information	Early Repayment Charges
RESIDENTIAL STANDARD																
PUR15068 REM72092 1M72093	2 Year Fixed Rate	2.59%	5.49%	5.2%	31/12/2019	Purchase Remortgage	90%	£350k	· 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 31/12/2019
PUR11038 REM67045 1M67046	2 Year Discount Rate	2.59% (Standard Variable Rate minus 2.90%)	5.49%	5.2%	2 years from completion date	Purchase Remortgage	90%	£350k	· 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
PUR15069	2 Year Fixed Rate	3.45%	5.49%	5.3%	31/12/2019	Purchase	95%	£350k	· Direct · Intermediary	£199	£800	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	3% Until 31/12/2019
PUR11051 REM67065	3 Year Discount Rate	2.89% (Standard Variable Rate minus 2.60%)	5.49%	4.9%	3 years from completion date	Purchase Remortgage	95%	£350k	· Direct · Intermediary	£199	FREE	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	1% Until 3 Years from completion date
LARGE LOAN																
PUR15070 REM72094 1M72095	LARGE LOAN 2 Year Fixed Rate	3.19%	5.49%	5.2%	31/12/2019	· 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 31/12/2019
PUR11042 REM67053 1M67054	LARGE LOAN 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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BUY TO LET																	
PUR29054 REM29055 1M729056	BUY TO LET 2 Year Fixed Rate	2.95%	5.49%	5.2%	31/12/2019	• Purchase • Remortgage	75%	£500K	• Direct • Intermediary	£199	£1,300	• 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 31/12/2019	
PUR24014 REM24015 1M24016	BUY TO LET 2 Year Discount Rate	3.10% (Standard Variable Rate minus 2.39%)	5.49%	5.3%	2 years from completion date	• Purchase • Remortgage	75%	£500K	• Direct • Intermediary	£199	£1,300	• 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	
PUR29048 REM29049 1M29050	LOW LOAN BUY TO LET 2 Year Fixed Rate	2.95%	5.49%	5.2%	31/12/2019	• Purchase • Remortgage	75%	£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 31/12/2019	
SHARED OWNERSHIP																	
PUR40019 REM40020 STC40023	SHARED OWNERSHIP 2 Year Fixed Rate	3.95%	5.49%	5.4%	31/01/2020	• Purchase • Remortgage	95% of the share	£350k	• Direct • Intermediary	£199	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 31/01/2020	
PUR35010 REM35011 STC35014	SHARED OWNERSHIP 2 Year Discount Rate	3.74% (Standard Variable Rate minus 1.75%)	5.49%	5.4%	2 years from completion date	• Purchase • Remortgage	95% of the share	£350k	• Direct • Intermediary	£199	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	
SELF BUILD																	
PUR46023 REM46024	SELF BUILD 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.

PUR15071 REM72096 1M72097	SELF EMPLOYED 2 Year Fixed Rate	2.99%	5.49%	5.3%	31/12/2019	· Purchase · Remortgage	75%	£350K	· 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 31/12/2019
PUR11043 REM67055 1M67056	SELF EMPLOYED 2 Year Discount Rate	2.99% (Standard Variable Rate minus 2.50%)	5.49%	5.3%	2 years from completion date	· Purchase · Remortgage	75%	£350K	· 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.

PUR15072 REM72098 1M72099	SELF EMPLOYED 2 Year Fixed Rate	2.99%	5.49%	5.3%	31/12/2019	· 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 31/12/2019
PUR11044 REM67057 1M67058	SELF EMPLOYED 2 Year Discount Rate	2.99% (Standard Variable Rate minus 2.50%)	5.49%	5.3%	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.

PUR11045 REM67059 1M67060	CONTRACTOR 2 Year Discount Rate	3.19% (Standard Variable Rate minus 2.30%)	5.49%	5.3%	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
PUR15073 REM72100 1M72101	CONTRACTOR 2 Year Fixed Rate	3.19%	5.49%	5.1%	31/12/2019	· 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 31/12/2019

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Rates correct as at 1 January 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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