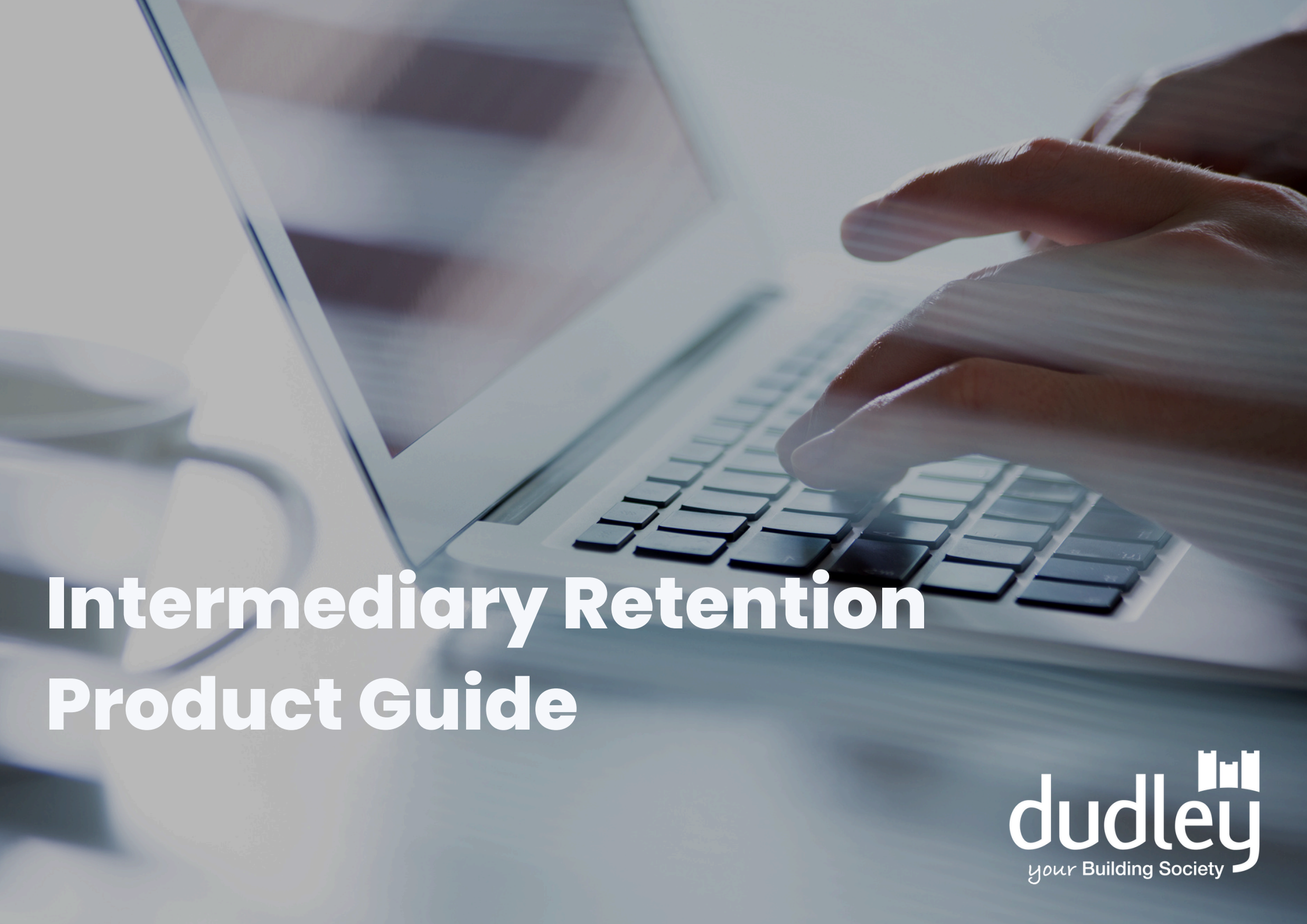

Intermediary Retention Product Guide

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What to check before switching

You can switch your mortgage with us if:

- Your mortgage isn't in arrears
- You have more than 12 months left on your mortgage term at the time your switch is due

Proc Fee

Every time you switch one of your clients to a new Dudley deal we'll pay a procuration fee of 0.25%.

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Residential Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD25	28127	4.94% Two Year Fixed	4.94%	7.6%	65%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD25	28128	5.14% Two Year Fixed	5.14%	7.6%	75%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No
FXD25	28129	5.34% Two Year Fixed	5.34%	7.7%	85%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No
FXD25	28130	5.74% Two Year Fixed	5.74%	7.8%	85%+	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No

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Residential Fixed Continued

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD25	28131	4.94% Five Year Fixed	4.94%	6.6%	60%	ERC: 3% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in each of first 5 years without penalty	Term 5-40 Years	No
FXD25	28132	5.09% Five Year Fixed	5.09%	6.7%	75%	ERC: 3% of the current balance for the first 5 years OC: Can repay 10% of the switch balance in each of first 5 years without penalty	Term 5-40 Years	No

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Residential Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC24	31117	1.00% One Year Discount	7.09%	8.4%	95%	No ERC's or overpayments	Term 1-40 Years	No
DSC25	31137	3.45% Two Year Discount	4.64%	7.7%	65%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC25	31127	3.35% Two Year Discount	4.74%	7.8%	75%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC25	31128	3.20% Two Year Discount	4.89%	7.8%	85%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC25	31129	3.00% Two Year Discount	5.09%	7.8%	85%+	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

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Buy to Let Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD25	28135	5.65% Two Year Fixed BTL	5.65%	8.2%	60%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD25	28137	6.05% Two Year Fixed BTL	6.05%	8.3%	80%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

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Buy to Let Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC25	31126	1.00% One Year Discount	7.59%	8.9%	80%	No ERC's or overpayments	Term 1-40 Years	No
DSC25	31139	3.84% Two Year Discount BTL	4.75%	8.2%	60%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC25	31130	3.80% Two Year Discount BTL	4.79%	8.2%	80%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No

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Holiday Let Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD24	28109	5.95% Two Year Fixed Holiday Let	5.95%	8.3%	60%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD24	28110	6.05% Two Year Fixed Holiday Let	6.05%	8.3%	80%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
Variable								
DSC25	31140	3.84% Two Year Discount Holiday Let	4.75%	8.2%	60%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC25	31131	3.80% Two Year Discount Holiday Let	4.79%	8.2%	80%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

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Ex Pat Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD25	28136	5.90% Two Year Fixed Expat Residential	5.90%	7.9%	70%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD24	28116	6.25% Two Year Fixed Expat Residential	6.25%	8.0%	90%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD25	28134	5.95% Two Year Fixed Expat BTL	5.95%	8.3%	70%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD24	28118	6.25% Two Year Fixed Expat BTL	6.25%	8.4%	80%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD24	28119	6.25% Two Year Fixed Expat Holiday Let	6.25%	8.4%	80%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2 - 40 Years	No

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Ex Pat Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC25	31132	2.70% Two Year Discount Expat Residential	5.39%	7.9%	70%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC25	31133	2.50% Two Year Discount Expat Residential	5.59%	7.9%	90%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC25	31134	3.05% Two Year Discount Expat BTL	5.54%	8.3%	70%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

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Ex Pat Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC25	31136	2.95% Two Year Discount Expat BTL	5.64%	8.4%	80%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC25	31135	2.95% Two Year Discount Expat Holiday Let	5.64%	8.4%	70%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

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Interest Only Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD24	28111	5.49% Two Year Fixed Interest Only	5.49%	7.9%	60%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD24	28112	5.59% Two Year Fixed Interest Only	5.59%	7.9%	75%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

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Interest Only Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC24	31117	1.00% One Year Discount	7.09%	8.4%	90%	No ERC's or overpayments	Term 1-40 Years	No
DSC24	31115	3.25% Two Year Discount Interest Only	4.84%	7.9%	60%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC24	31116	3.15% Two Year Discount Interest Only	4.94%	7.9%	75%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No

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Shared Ownership Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD25	28126	6.29% Two Year Fixed Shared Ownership	6.29%	8.0%	95% of share	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of the first 2 years without penalty	Term 2-40 Years	No
Variable								
DSC25	31120	2.55% Two Year Discount Shared Ownership	5.54%	7.9%	95% of share	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

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Right to Buy Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD25	28125	6.29% Two Year Fixed Right to Buy	6.29%	8.0%	85%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch amount in each of the first 2 years without penalty	Term 2-40 Years	No
Variable								
DSC25	31119	2.55% Two Year Discount Right to Buy	5.54%	7.9%	85%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

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Representative Example

A mortgage of **£263,962.00** payable over **20** years on our discounted rate at **1.50%** below the Society's Residential Standard Variable Rate of **8.09%** (variable) for the mortgage term of **20** years would require **240** monthly payments of **£1,982.04** plus one initial interest payment of **£1,477.39**.

The total amount payable would be **£477,816.99** made up of the loan amount plus interest **(£213,204.99)** and Valuation fee **(£375)**, CHAPS fee **(£25)**, Application fee **(£125)** and Discharge fee **(£125)**.

The overall cost for comparison is **6.9%** APRC representative.

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