Mortgage Product Switch Guide

dudley
your Building Society

Choosing the right product for you

If your current mortgage deal is coming to an end or has already ended, you could be eligible to switch to a new product. This guide is designed to give you more information on what you need to know to choose the right mortgage and secure the future of your home.

To make sure that you're getting the right product for you, it's in your best interests to check the current product range which can be found in this guide. Once you have made a decision, please get in touch with us using the contact details at the end of this guide.

Switching with us is easy, you can make all of the decisions to switch without receiving advice. This is also known as Execution Only. The new products available can be found in this guide.

By staying with us there is no need to:

- have your property revalued or pay any valuation fees
- instruct a solicitor or pay solicitor fees
- go through a full mortgage application.

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Understanding your mortgage

Before looking into switching your mortgage deal, please check that:

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

You are eligible to switch your mortgage if:

- your mortgage product has ended or is coming to an end in the next 3 months
- you're currently on our Standard Variable Rate mortgage
- you have a Discount for Term mortgage where your early repayment charge has ended
- you have a Self Build mortgage and the build is completed.

If you are unsure that switching to one of the products in this guide is right for you, and you would prefer to discuss your mortgage requirements, maybe you want to borrow more money, move house, change the terms of your mortgage or simply plan ahead, please speak to your mortgage advisor, or call us and we can put you in touch with someone that can help.

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

What you need before making a choice

If you received a letter from us directing you to this guide, it should include a table similar to the one below. Please consult the table on this page for further information on what each value means to guide you in making the right choice for your circumstances. Please consult the table on this page for further information on what each value means to guide you in making the right choice for your circumstances and have a look at our glossary of terms.

Once you have read through the table below, you can turn to the page based on your mortgage and repayment type values, and find the product which equals or is higher than your loan to value. You cannot opt for a product which has a lower loan to value. If your mortgage product has a remaining term value less than one year, we encourage you to speak to us.

Please get in touch with us when you have made your choice using the information on the Contact Us page.

Your Loan to Value (LTV)	The size of your mortgage loan compared with the value of your property (i.e. If you have a £180,000 mortgage on a £200,000 house, the loan to value would be 90%).
Your repayment type	Representing the way in which you wish to repay your mortgage.
Your remaining term	The mortgage term is the entire length of time the mortgage is set to be paid over (often 25 or 30 years), and the remaining term is how long you have left to pay.
Your mortgage type	Based on the value from your letter, click the button (if you are viewing the online version) or turn the page to the type of mortgage that you hold i.e. Residential (Repayment type).

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Glossary of terms

Before diving in the guide, make sure you read through the following terms to get more understanding on the products:

Annual Percentage Rate of Charge (APRC): The overall cost of a mortgage, including the interest rate and any applicable fees.

Capital & Interest: When your monthly repayments, if made in full and on time, over the agreed term covers both the money you have borrowed and the interest that is charged.

Early Repayment Charge (ERC): A charge you may have to pay if you are repaying your mortgage in full or in part during the product period. The fees usually only apply during a specified period, but full details can be found in your offer of advance.

Fixed: The interest rate on this mortgage is fixed for the term specified in your offer of advance. The Society does not make changes to the interest rate during the period stated.

Interest Only: A mortgage where you only pay back the interest each month on the money you have borrowed. At the end of the mortgage term, you are required to repay the capital balance.

If you have this type of mortgage you must have a repayment strategy in place to clear your capital balance at the end of your mortgage term, please contact us if you have any concerns.

Overpayment Charge (OC): A charge you may have to pay, if you repay more than your monthly instalment. Full details can be found in your offer of advance.

Part & Part: A repayment method where you pay off some of your mortgage, but not all of it. Also known as 'part repayment/capital and part interest mortgage.

Standard Variable Rate (SVR): An interest rate set by your mortgage lender that you may be moved onto once your fixed, tracker or discount rate mortgage deal ends. If you'd prefer not to switch to the SVR mortgage, you'll need to switch your mortgage. The SVR can increase or decrease at any moment.

Variable: The interest rate on this account is variable and the Society may make changes to this rate at any time.

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Residential – Repayment Only Products (Fixed)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
5.50% Two Year Fixed	5.50% Fixed	8.0%	up to 65%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest
5.70% Two Year Fixed	5.70% Fixed	8.0%	up to 75%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest
5.90% Two Year Fixed	5.90% Fixed	8.0%	85%+	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest
5.50% Five Year Fixed	5.50% Fixed	7.4%	up to 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 charge	Term 5-40 Years	Capital & Interest
5.70% Five Year Fixed	5.70% Fixed	7.5%	up to 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 charge	Term 5-40 Years	Capital & Interest
5.45% Two Year Fixed Residential Large Loan	5.45% Fixed	7.8%	55%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch amount in each of the first two years without charge	Term 2 - 40 years	Capital & Interest Interest Only Part & Part
5.45% Five Year Fixed Residential Large Loan	5.45% Fixed	7.0%	55%	ERC: 3% of the current balance for the first five years OC: Can repay 10% of the switch amount in the first five years without charge	Term 5 - 40 years	Capital & Interest Interest Only Part & Part

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Residential – Repayment Only Products (Variable)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
1.00% One Year Discount	7.09% Variable	8.4%	up to 95%	No charges on early repayments or overpayments	Term 1-40 Years	Capital & Interest
3.04% Two Year Discount	5.05% Variable	7.9%	up to 65%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest
2.89% Two Year Discount	5.20% Variable	7.9%	up to 75%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest
2.64% Two Year Discount	5.45% Variable	7.9%	85%+	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest
2.94% Five Year Discount Residential	5.15% Variable	7.3%	65%	ERC: 2% of the current balance for the first five years OC: Can repay 10% of the switch amount in the first five years without charge	Term 5 - 40 years	Capital & Interest
2.84% Five Year Discount Residential	5.25% Variable	7.3%	75%	ERC: 2% of the current balance for the first five years OC: Can repay 10% of the switch amount in the first five years without charge	Term 5 - 40 years	Capital & Interest
2.64% Five Year Discount Residential	5.45% Variable	7.4%	85%	ERC: 2% of the current balance for the first five years OC: Can repay 10% of the switch amount in the first five years without charge	Term 5 - 40 years	Capital & Interest
3.09% Two Year Discount Residential Large Loan	5.00% Variable	7.9%	55%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch amount in each of the first two years without penalty	Term 2 - 40 years	Capital & Interest Interest Only Part & Part

Note: Our discounted rate products are based on our current SVR minus the discounted percentage.

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Residential – Interest Only / Part & Part Products (Fixed)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
5.55% Two Year Fixed Interest Only	5.55% Fixed	8.0%	up to 60%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Interest Only or Part & Part
5.65% Two Year Fixed Interest Only	5.65% Fixed	8.0%	up to 75%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Interest Only or Part & Part

Residential – Interest Only / Part & Part Products (Variable)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
1.00% One Year Discount	7.09% Variable	8.4%	up to 90%	No charges on early repayments or overpayments	Term 1-40 Years	Interest Only or Part & Part
2.84% Two Year Discount Interest Only	5.25% Variable	8.00%	up to 60%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Interest Only or Part & Part
2.74% Two Year Discount Interest Only	5.35% Variable	8.0%	up to 75%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Interest Only or Part & Part

Note: Our discounted rate products are based on our current SVR minus the discounted percentage.

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Buy to Let Products (Fixed)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
5.65% Two Year Fixed BTL	5.65% Fixed	8.3%	up to 60%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
6.05% Two Year Fixed BTL	6.05% Fixed	8.4%	up to 80%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
5.65% Five Year Fixed Buy to Let	5.65% Fixed	7.6%	60%	ERC: 3% of the current balance for the first five years OC: Can repay 10% of the switch amount in the first five years without charge	Term 5-40 years	Capital & Interest Interest Only Part & Part
5.95% Five Year Fixed Buy to Let	5.95% Fixed	7.7%	80%	ERC: 3% of the current balance for the first five years OC: Can repay 10% of the switch amount in the first five years without charge	Term 5-40 years	Capital & Interest Interest Only Part & Part

Note: Our discounted rate products are based on our current SVR minus the discounted percentage.

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Buy to Let Products (Variable)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
1.00% One Year Discount	7.59% Variable	8.9%	up to 80%	No charges on early repayments or overpayments	Term 1-40 Years	Capital & Interest Interest Only Part & Part
3.29% Two Year Discount BTL	5.30% Variable	8.2%	up to 60%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
2.99% Two Year Discount BTL	5.60% Variable	8.2%	up to 80%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
3.24% Five Year Discount BTL	5.35% Variable	7.2%	up to 60%	ERC: 2% of the current balance for the first five years OC: Can repay 10% of the switch amount in the first five years without charge	Term 5-40 Years	Capital & Interest Interest Only Part & Part

Note: Our discounted rate products are based on our current SVR minus the discounted percentage.

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Holiday Let Products (Fixed)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
5.95% Two Year Fixed Holiday Let	5.95% Fixed	8.4%	up to 60%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
6.05% Two Year Fixed Holiday Let	6.05% Fixed	8.4%	up to 80%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part

Holiday Let Products (Variable)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
3.09% Two Year Discount Holiday Let	5.50% Variable	8.2%	up to 60%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
2.99% Two Year Discount Holiday Let	5.60% Variable	8.2%	up to 80%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part

Note: Our discounted rate products are based on our current SVR minus the discounted percentage.

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Ex-Pat Products (Fixed)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
5.90% Two Year Fixed Ex-Pat Residential	5.90% Fixed	8.0%	up to 70%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
6.25% Two Year Fixed Ex-Pat Residential	6.25% Fixed	8.1%	up to 90%*	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
5.70% Two Year Fixed Ex-Pat Residential	5.70% Fixed	8.0%	up to 60%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch amount in each of the first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
5.75% Two Year Fixed Expat BTL	5.75% Fixed	8.4%	up to 60%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch amount in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
5.95% Two Year Fixed Ex-Pat BTL	5.95% Fixed	8.4%	up to 70%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
6.25% Two Year Fixed Ex-Pat BTL	6.25% Fixed	8.5%	up to 80%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
6.25% Two Year Fixed Ex-Pat Holiday Let	6.25% Fixed	8.5%	up to 80%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch amount in each of the first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
6.00% Two Year Fixed Expat Holiday Let	6.00% Fixed	8.4%	up to 60%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch amount in each of the first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part

*Interest only repayment has a maximum LTV of 75%.

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (11)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Ex-Pat Products (Variable)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
2.70% Two Year Discount Expat Residential	5.39% Variable	7.9%	up to 70%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
2.19% Two Year Discount Ex-Pat Residential	5.90% Variable	8.0%	up to 90%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
2.80% Two Year Discount Expat Residential	5.29% Variable	7.9%	up to 60%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch amount in the first two years without charge	Term 2-40 Years	Capital & Interest
2.79% Five Year Discount Expat Residential	5.30% Variable	7.3%	up to 60%	ERC: 2% of the current balance for the first five years OC: Can repay 10% of the switch amount in the first five years without charge	Term 5-40 Years	Capital & Interest Interest Only Part & Part

Note: Our discounted rate products are based on our current SVR minus the discounted percentage.

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Ex-Pat Products (Variable)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
2.89% Two Year Discount Ex-Pat BTL	5.70% Variable	8.3%	up to 70%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
2.95% Two Year Discount Ex-Pat BTL	5.64% Variable	8.2%	up to 80%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
2.99% Two Year Discount Expat BTL	5.60%	8.2%	60%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch amount in each of the first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
2.94% Five Year Discount Expat BTL	5.65%	7.4%	60%	ERC: 2% of the current balance for the first five years OC: Can repay 10% of the switch amount in each of the first five years without charge	Term 5-40 Years	Capital & Interest Interest Only Part & Part
2.95% Two Year Discount Ex-Pat Holiday Let	5.64% Variable	8.2%	up to 70%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part
2.99% Two Year Discount Expat Holiday Let	5.60% Variable	8.2%	up to 60%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch amount in each of the first two years without charge	Term 2-40 Years	Capital & Interest Interest Only Part & Part

Note: Our discounted rate products are based on our current SVR minus the discounted percentage.

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Shared Ownership Products (Fixed)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
6.29% Two Year Fixed Shared Ownership	6.29% Fixed	8.1%	up to 95% of share	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of the first two years without charge	Term 2-40 Years	Capital & Interest

Shared Ownership Products (Variable)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
2.55% Two Year Discount Shared Ownership	5.54% Variable	8.0%	up to 95% of share	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest

Note: Our discounted rate products are based on our current SVR minus the discounted percentage.

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Right to Buy Products (Fixed)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
6.29% Two Year Fixed Right to Buy	6.29% Fixed	8.1%	up to 85%	ERC: 2% of the current balance for the first two years OC: Can repay 10% of the switch amount in each of the first two years without charge	Term 2-40 Years	Capital & Interest

Right to Buy Products (Variable)

Product	Current Rate	APRC	Max LTV	Early Repayment Charge (ERC) Overpayment Charge (OC)	Available for remaining term	Repayment Type
2.55% Two Year Discount Right to Buy	5.54% Variable	8.0%	up to 85%	ERC: 1% of the current balance for the first two years OC: Can repay 10% of the switch balance in each of first two years without charge	Term 2-40 Years	Capital & Interest

Note: Our discounted rate products are based on our current SVR minus the discounted percentage.

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Representative example

A mortgage of **£266,347.00** payable over **35** 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 **35** years would require **420** monthly payments of **£1,625.64** plus one initial interest payment of **£1,490.74**.

The total amount payable would be **£684,909.54** made up of the loan amount plus interest **(£417,912.54)**, Valuation fee **(£375)**, CHAPS fee **(£25)**, Application fee **(£125)** and Discharge fee **(£125)**.

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

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

dudley your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

Want to know more?

If you found a mortgage suitable to your circumstances that you'd like to switch to, or if you wish to get more information, please get in touch with us and have ready the mortgage details!

If you have an online account, you can send us a secure message to ask for details. Visit **dudleybuildingsociety.co.uk/mortgages**

Email us on **mortgages@dudleybuildingsociety.co.uk**

Call us on: **01384 231 414**

Follow us on social media for the latest on what we're up to.

@DudleyBS

Dudley Building Society

Dudley Building Society

@DudleyBuildingSociety

dudley
your Building Society

This document is interactive. Please click on the required page links below or use the navigation buttons.

Choosing the right product for you (2)

Understanding your mortgage (3)

What you need before making a choice (4)

Our Product Range

Residential – Repayment Only (6)

Residential – Interest Only/Part & Part (8)

Buy to Let – Products (9)

Holiday Let (11)

Ex-Pat – Fixed (12)

Ex-Pat – Variable (12)

Shared Ownership (13)

Right to Buy (14)

Representative example (15)

Want to know more (16)

dudley

your Building Society