



# **Intermediary Retention Product Guide**



# 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%.

# Table of contents

**Residential ..... Page 3**  
**Buy to Let ..... Page 5**  
**Holiday Let ..... Page 7**  
**Ex Pat ..... Page 8**  
**Interest Only ..... Page 10**  
**Shared Ownership ..... Page 12**  
**Right to Buy ..... Page 13**  
**Representative Example .... Page 14**  
**Contact Us..... Page 15**

## 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
<b>Fixed</b>								
<b>FXD25</b>	28127	4.94% Two Year Fixed	4.94%	7.8%	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
<b>FXD25</b>	28128	5.14% Two Year Fixed	5.14%	7.8%	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
<b>FXD25</b>	28129	5.34% Two Year Fixed	5.34%	7.9%	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
<b>FXD25</b>	28130	5.74% Two Year Fixed	5.74%	8.0%	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

## 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								
<b>FXD25</b>	28131	4.94% Five Year Fixed	4.94%	6.7%	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
<b>FXD25</b>	28132	5.09% Five Year Fixed	5.09%	6.8%	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

## 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	7.34%	8.6%	95%	No ERC's or overpayments	Term 1-40 Years	No
DSC25	31137	3.45% Two Year Discount	4.89%	8.0%	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	4.99%	8.0%	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	5.14%	8.1%	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	5.34%	8.1%	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



## 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								
<b>FXD24</b>	28135	5.65% Two Year Fixed BTL	5.65%	8.40%	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
<b>FXD24</b>	28108	6.05% Two Year Fixed BTL	6.05%	8.5%	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



## 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
<b>Variable</b>								
<b>DSC25</b>	31126	1.00% One Year Discount	7.84%	9.2%	80%	No ERC's or overpayments	Term 1-40 Years	No
<b>DSC24</b>	31139	3.84% Two Year Discount BTL	5.00%	8.4%	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
<b>DSC25</b>	31130	3.80% Two Year Discount BTL	5.04%	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 Yrs	No



# 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%	8.5%	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%	8.5%	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								
DSC24	31140	3.84% Two Year Discount Holiday Let	5.00%	8.4%	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	5.04%	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

## 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								
<b>FXD24</b>	28136	5.90% Two Year Fixed Expat Residential	5.90%	8.0%	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
<b>FXD24</b>	28116	6.25% Two Year Fixed Expat Residential	6.25%	8.3%	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
<b>FXD25</b>	28134	5.95% Two Year Fixed Expat BTL	5.95%	8.5%	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
<b>FXD24</b>	28118	6.25% Two Year Fixed Expat BTL	6.25%	8.6%	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
<b>FXD24</b>	28119	6.25% Two Year Fixed Expat Holiday Let	6.25%	8.6%	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

## 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	5.64%	8.2%	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	5.84%	8.2%	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	5.79%	8.6%	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



# 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	5.89%	8.6%	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	5.89%	8.6%	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



## 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								
<b>FXD24</b>	28111	5.49% Two Year Fixed Interest Only	5.49%	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
<b>FXD24</b>	28112	5.59% Two Year Fixed Interest Only	5.59%	8.2%	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

## 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	7.34%	8.6%	90%	No ERC's or overpayments	Term 1-40 Years	No
DSC24	31115	3.25% Two Year Discount Interest Only	5.09%	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
DSC24	31116	3.15% Two Year Discount Interest Only	5.19%	8.2%	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

## 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
<b>Fixed</b>								
<b>FXD25</b>	28126	6.29% Two Year Fixed Shared Ownership	6.29%	8.3%	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
<b>Variable</b>								
<b>DSC25</b>	31120	2.55% Two Year Discount Shared Ownership	5.79%	8.2%	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

## 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
<b>Fixed</b>								
<b>FXD25</b>	28125	6.29% Two Year Fixed Right to Buy	6.29%	8.3%	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
<b>Variable</b>								
<b>DSC25</b>	31119	2.55% Two Year Discount Right to Buy	5.79%	8.2%	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



## Representative Example

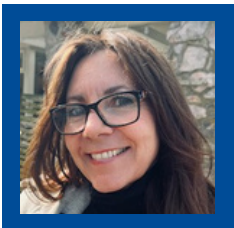
A mortgage of **£254,355.00** payable over **26 years** on our discounted rate at **1.50%** below the Society's Residential Standard Variable Rate of 8.34% (variable) for the mortgage term of **26 years** would require **312** monthly payments of **£1,746.28** plus one initial interest payment of **£1,477.63**.

The total amount payable would be **£546,921.99** made up of the loan amount plus interest (**£291,961.99**) and Valuation fee (**£330**), CHAPS fee (**£25**), Application fee (**£125**) and Discharge fee (**£125**).

The overall cost for comparison is **7.1%** APRC representative.

# Contact Us

## Your Business Development Team



**Cavina  
Harrison**

Key Account  
Manager



**Sarah Rose**

Key Account  
Manager



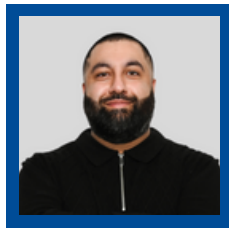
**Tia-Louise  
Hickman**

Telephone  
Business  
Development  
Manager



**Charlene  
Howard**

Telephone  
Business  
Development  
Manager



**Amo Singh**

Business  
Development  
Officer



**Gillian Hyatt**

Business  
Development  
Officer



**Laura McGinn**

Intermediary  
Support  
Manager



**Eleanor Coxhill**

Business  
Development  
Officer



[dudleybuildingsociety.co.uk/intermediaries](https://dudleybuildingsociety.co.uk/intermediaries)



[intermediaries@dudleybuildingsociety.co.uk](mailto:intermediaries@dudleybuildingsociety.co.uk)



**01384 489 195**



**@DudleyBS**



**Dudley Building Society**



**Dudley Building Society**



**@DudleyBuildingSociety**

