

# Getting a new deal



## When can I apply for a new interest rate?

You can switch to a new deal if:

- ▶ You're within four months of your fixed rate ending
- ▶ Your fixed rate has ended and you're on our Standard Variable Rate (SVR) or a Base Rate Tracker Rate
- ▶ You're within a fixed rate period but you want to pay the Early Repayment Charge. To do this, [give us a few details](#) and we'll be in touch.

There may be times you can't switch through your hub. For example, when:

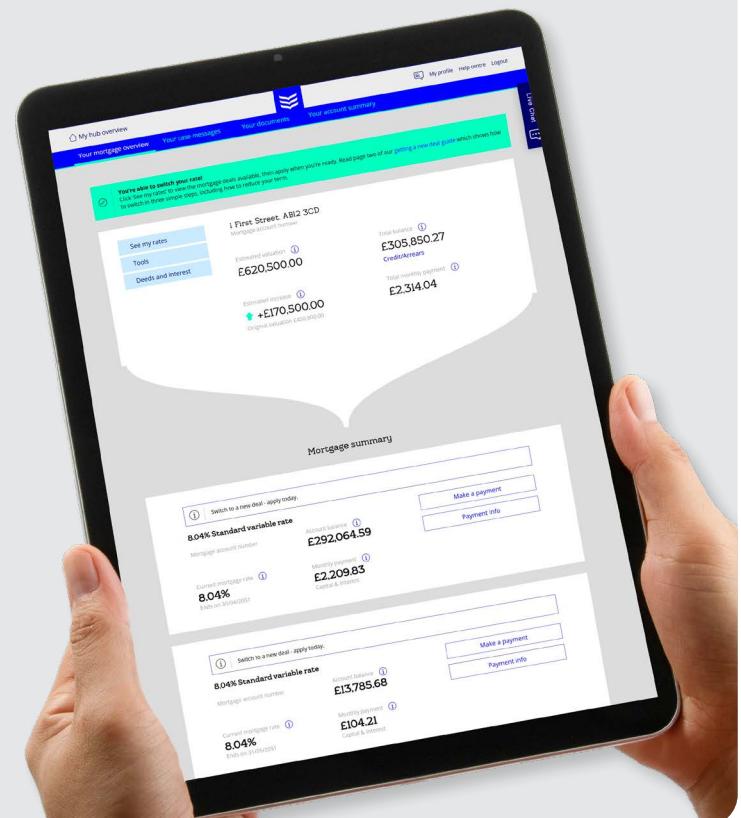
- ▶ Another transaction is being processed, such as you've applied to borrow more money
- ▶ Your arrears balance is more than one full month's payment, or £40 on any individual account
- ▶ Your loan isn't a standard mortgage. For example, it's a Flex, Guarantor or NICHA mortgage (Northern Ireland only)
- ▶ Your balance is less than £3,000 or the estimated value of your property is too low to offer any deals
- ▶ There's a notice on your account which means you may need our help. For example, you get income support.

Don't worry though, this just means we'll need to speak with you. Click [See my rates](#), give us a few details and we'll call you to arrange an appointment with one of our mortgage specialists.

**Get in touch if you want any of our documents in large print, Braille, on coloured paper or audio.**

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

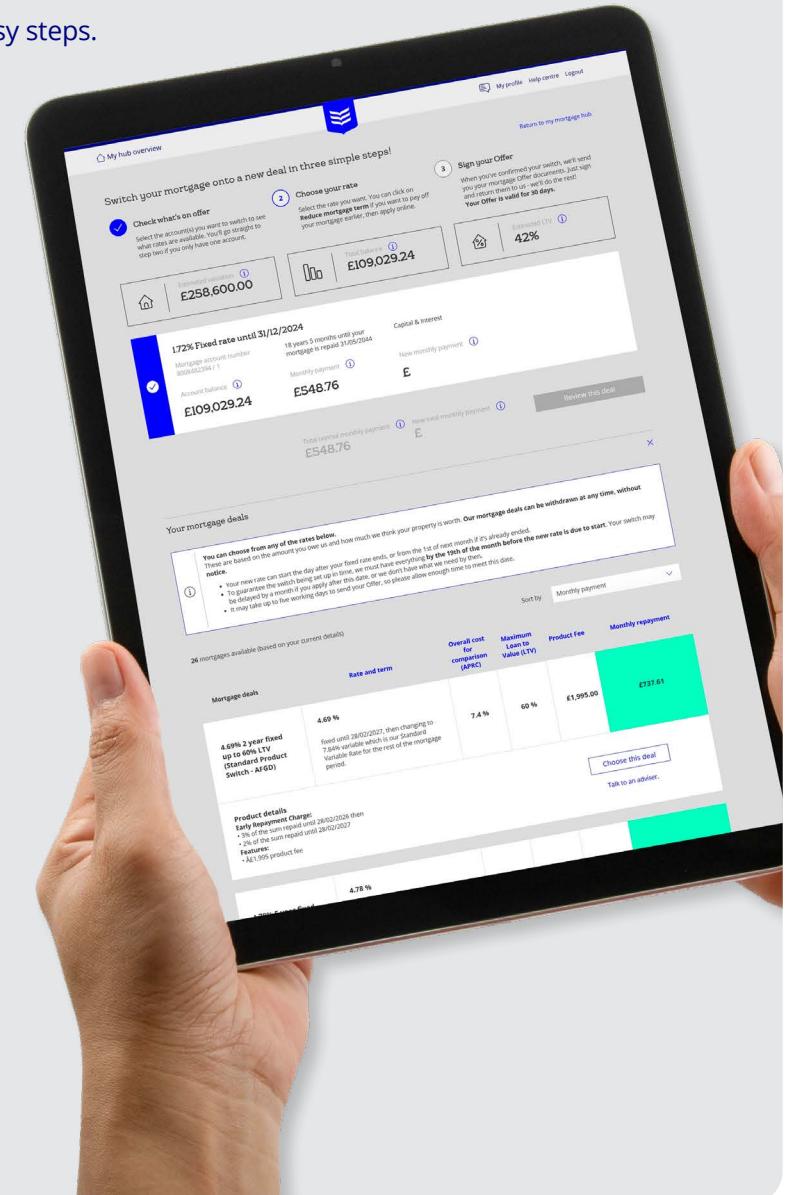
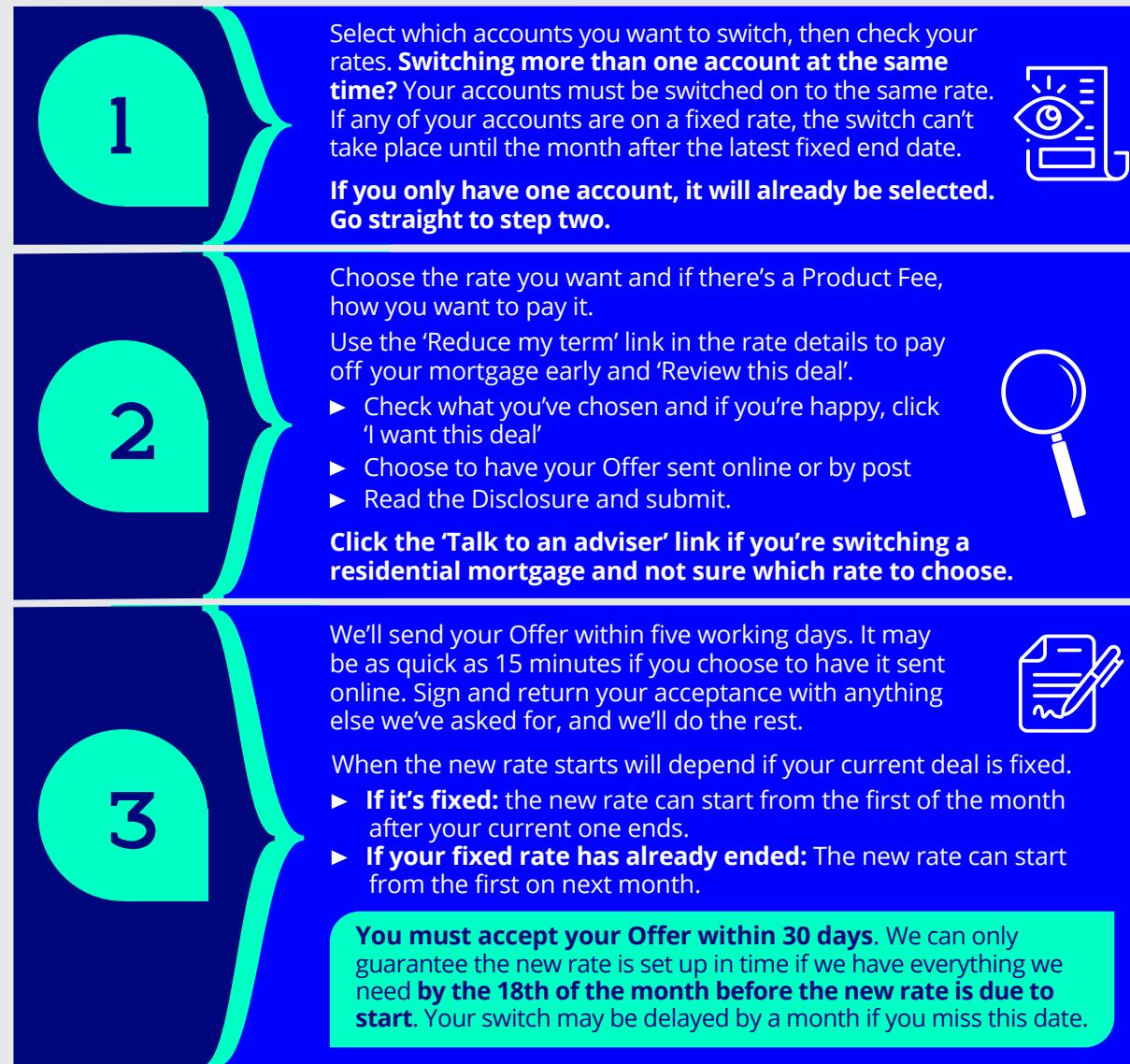
Screens are for illustrative purposes only and may differ as we develop the system.





## How do I apply to switch my rate?

From the main hub page for your mortgage, select **See my rates** and apply for a new deal in three easy steps.



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