

Getting a new deal



Eligibility

You can switch to a new deal if:

- ▶ You're within six months of your fixed rate ending
- ▶ Your fixed rate has ended and you're on our Standard Variable Rate (SVR)
- ▶ You're within a fixed rate period but you want to pay the Early Repayment Charge (if this is your choice, **give us a few details** and we'll be in touch).

When you're able to switch, there may be occasions when you can't do this through your hub. For example, when:

- ▶ Another transaction is being processed e.g. you've applied for additional borrowing
- ▶ You've an arrears balance in excess of £40 for any individual account, or the total arrears exceeds one full month's payment
- ▶ Your loan isn't a standard mortgage e.g. it's a Flex, Cheshunt, Guarantor (not the same as a Sponsor/First Start mortgage) or NICHA mortgage (Northern Ireland only)
- ▶ Your balance is less than £3,000 or the estimated value is too low to offer any deals
- ▶ There is a notice on your account which means you may need our help e.g. you're in receipt of income support etc.

Don't worry though, this just means we'll need to speak with you. Within the mortgage summary, use the 'get in touch' link in the banner of the account you want to switch. Give us a few details and we'll call you to arrange an appointment with one of our mortgage specialists.

Important: Your Offer will be **valid for 30 days**. To guarantee your new rate taking effect from the 1st of the month after your current deal ends (or next month if your deal has ended), we must have your Offer acceptance and anything else we've asked for **by the 19th of the previous month**. If we don't have everything by then, your switch may not take effect until a month later.





Applying to switch online

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

1

Select which accounts you want to switch, then 'Search' to view your rates. If you're switching more than one account, it has to be on the same rate.

If you have a single account, go to step 2.



2

Choose the rate you want and how you want to pay the Product Fee (if applicable).

Use the 'Reduce my term' link in the rate details to pay off your mortgage early and 'Continue with my switch'.

- Review your details and 'Select' and 'Get my new deal'
- Choose how you want your Offer sent
- Read the Disclosure and submit.

If you're switching a residential mortgage and unsure which rate to choose, click 'Get advice' rather than selecting a rate.

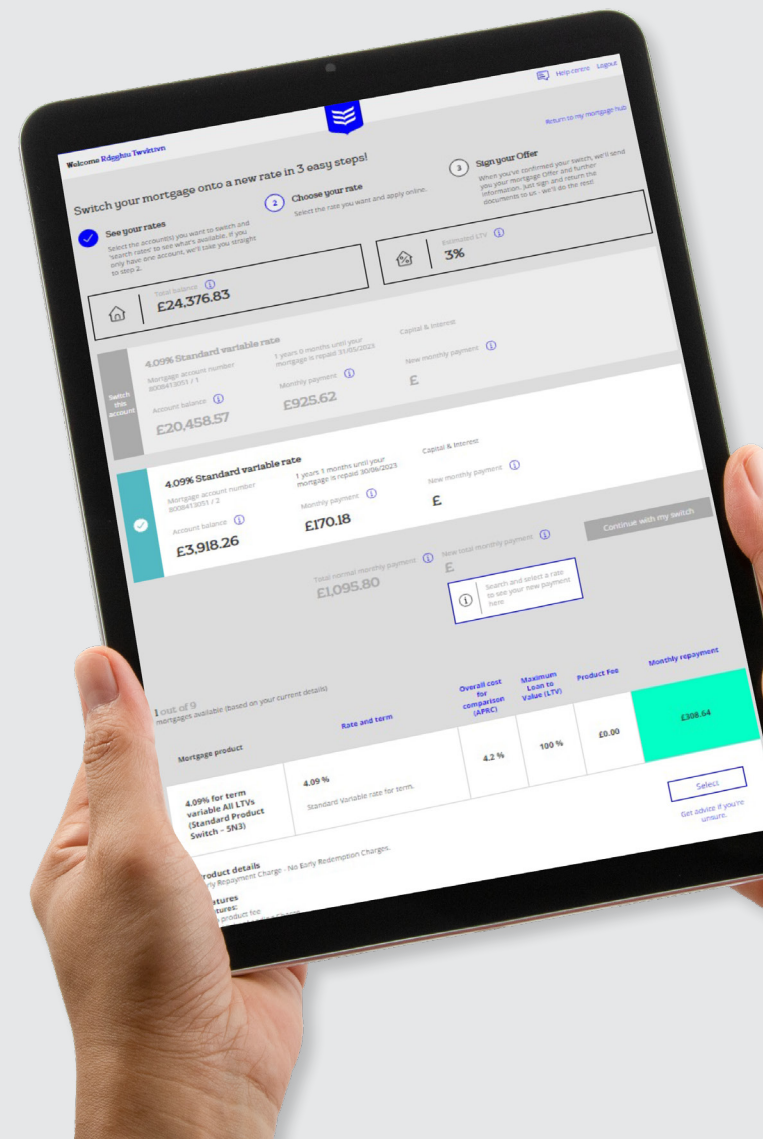


3

We'll issue your mortgage offer **within five working days**. Just sign and return your acceptance with any other documents we've asked for, and we'll do the rest.



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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 and depending on which brand you have your mortgage with.

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