

# Semi-Exclusive products available via AToM

## The Premier Broker Programme Discounted Rate Card

**This rate card is for use by authorised intermediaries only and not for public distribution.**

Product Name	EVERYDAY 2 Year Discount Variable Rate Residential purchase Remortgage Release of Equity	EVERYDAY 2 Year Discount Variable Rate Residential purchase Remortgage Release of Equity	SELECT 2 Year Discount Variable Rate BTL/Holiday homes/2 <sup>nd</sup> homes	SELECT 2 Year Discount Variable Rate BTL/Holiday homes/2 <sup>nd</sup> homes	SELECT Variable Rate Residential Development	SELECT 1 Year Fixed Rate Bridging
Minimum/Maximum mortgage	£200k - £2m	£200k - £2m	£100k - £1m	£100k - £1m	£100k - £2m	£100k - £1.2m
Initial Interest Rate	3.49%	3.69%	4.19%	4.19%	5.19%	5.19%
Discounted by	0.70%	0.50%	1.00%	1.00%	N/A	N/A
Followed by a variable rate, currently	4.19%	4.19%	5.19%	5.19%	N/A	N/A
Overall cost for comparison (APR)*	4.5%	4.5%	5.6%	5.4%	6.1%	7.6%
Maximum Term	35 years	15 years	25 years	15 years	3 years	1 year
Maximum LTV	75%	65%**	70%	65%**	65% land 65% build cost	60%
Booking Fee***	£999	£999	£999	£999	N/A	N/A
Arrangement Fee****	By arrangement	By arrangement	By arrangement	By arrangement	By arrangement	By arrangement
Repayment/Interest only	Repayment	Interest only or part and part	Repayment	Interest only or part and part	Interest only	Interest only
ERCs	None	None	None	None	None	None

\* The APR (Annual Percentage Rate) shows the overall cost of a mortgage

\*\* Minimum equity the higher of 35% of value or £150k

\*\*\* A non-refundable fee is payable on application for certain mortgages to secure a particular mortgage deal

\*\*\*\* The fee charged to cover the administration involved with arranging the loan

a better way of doing business

With effect from 18 February 2015