



Additional Borrowing

Interest Rates

Here you can find:

- Cash reserve facility withdrawal interest rates
- Further advance interest rates

A fixed interest rate will be applied to each cash reserve facility withdrawal or further advance, based on the prevailing cash reserve facility interest rate or further advance interest rate on the product at the time you apply. This interest rate may be higher or lower than the interest rate which is applied to your initial advance. Each time you apply for additional borrowing, we will send you an Offer which will advise of the current interest rate.

The rates for both cash reserve facility withdrawals and further advances are listed below.

These rates are correct as at 2nd September 2019.

Cash reserve facility withdrawals

Product	MER	AER
Capital Select		
Capital Select Super Lite (Flexible)	3.41%	3.46%
Capital Select Lite (Flexible)	3.99%	4.06%
Capital Select Gold (Flexible)	4.47%	4.56%
Capital Select Gold Plus (Flexible)	4.79%	4.90%
Capital Select Platinum (Flexible)	5.52%	5.66%
Capital Select Platinum Plus (Flexible)	6.66%	6.87%
Interest Select		
Interest Select Gold (Flexible)	5.18%	5.30%
Interest Select Platinum (Flexible)	5.65%	5.80%
Lifestyle		
Lifestyle Lite (Flexible)	4.22%	4.30%
Lifestyle Gold (Flexible)	4.59%	4.69%
Lifestyle Gold Plus (Flexible)	5.65%	5.80%
Lifestyle Platinum (Flexible)	6.59%	6.79%
Prestige		
Prestige (Flexible)	5.37%	5.50%
Voluntary Select		
Voluntary Select Gold (Flexible)	5.37%	5.50%
Voluntary Select Platinum (Flexible)	5.94%	6.10%

Continued overleaf

Cash reserve facility withdrawals

Historic product range	MER	AER
Interest Select		
Interest Select Lite (Flexible)	5.18%	5.30%
Interest Select (Flexible)	5.18%	5.30%
Interest Select Plus (Flexible)	5.18%	5.30%
Interest Select Max (Flexible)	5.18%	5.30%
Lump Sum		
Lump Sum Gold (Flexible)	5.65%	5.80%
Lump Sum Lite (Flexible)	4.22%	4.30%
Lump Sum (Flexible)	4.59%	4.69%
Lump Sum Platinum (Flexible)	6.59%	6.79%
Voluntary Select		
Voluntary Select Lite (Flexible)	5.37%	5.50%
Voluntary Select (Flexible)	5.37%	5.50%

Further Advances

Main Residence properties	MER	AER
Capital Select		
Capital Select Super Lite (inc. Cashback & Flexible)	3.21%	3.26%
Capital Select Lite (inc. Cashback & Flexible)	3.79%	3.86%
Capital Select Gold (inc. Cashback & Flexible)	4.27%	4.35%
Capital Select Gold Plus (inc. Cashback & Flexible)	4.59%	4.69%
Capital Select Platinum (inc. Cashback & Flexible)	5.32%	5.45%
Capital Select Platinum Plus (inc. Cashback & Flexible)	6.46%	6.65%
Interest Select		
Interest Select Gold (inc. Cashback & Flexible)	4.98%	5.09%
Interest Select Platinum (inc. Cashback & Flexible)	5.45%	5.59%
Lifestyle		
Lifestyle Lite (inc. Flexible)	4.02%	4.09%
Lifestyle Gold (inc. Flexible)	4.39%	4.48%
Lifestyle Gold Plus (inc. Flexible)	5.45%	5.59%
Lifestyle Platinum (inc. Flexible)	6.39%	6.58%
Lifestyle Platinum (inc. Cashback & Flexible)	6.39%	6.58%
Prestige		
Prestige (inc. Flexible)	5.17%	5.29%
Voluntary Select		
Voluntary Select Gold (inc. Flexible)	5.17%	5.29%
Voluntary Select Platinum (inc. Flexible)	5.74%	5.89%

Continued overleaf

Further Advances

Buy-to-Let properties	MER	AER
Over 55 Buy-to-Let Lifestyle	5.63%	5.82%
Over 55 Buy-to-Let Voluntary Select	5.78%	5.98%

Second Home properties	MER	AER
Second Home Lifestyle	5.12%	5.24%
Second Home Voluntary Select	5.59%	5.74%

Historic product range	MER	AER
Interest Select		
Interest Select Lite (inc. Cashback & Flexible)	4.98%	5.09%
Interest Select (inc. Cashback & Flexible)	4.98%	5.09%
Interest Select Plus (inc. Cashback & Flexible)	4.98%	5.09%
Interest Select Max (inc. Cashback & Flexible)	4.98%	5.09%
Lump Sum		
Lump Sum Gold (inc. Cashback & Flexible)	5.45%	5.59%
Lump Sum Lite (inc. Cashback & Flexible)	4.02%	4.09%
Lump Sum (inc. Cashback & Flexible)	4.39%	4.48%
Lump Sum Platinum (inc. Cashback & Flexible)	6.39%	6.58%
Voluntary Select		
Voluntary Select Lite (inc. Flexible)	5.17%	5.29%
Voluntary Select (inc. Flexible)	5.17%	5.29%

