

# 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 interest rate on the product at the time you apply. This interest rate may be higher or lower than the interest rate which applied to your initial advance.

A cash reserve facility's amount is fixed before the outset of the mortgage, and is based on the historic LTV of the product that was secured initially at loan completion. The LTV available for a further advance will be capped at the prevailing LTV at the time a customer chooses to apply. This LTV may be higher or lower than the LTV available today.

Each time you apply for additional borrowing, we will send you an offer which will advise of the current interest rate. Please speak to our team for further information.

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

These rates are correct as of 18th March 2024.

### Current and historic product ranges

Cash reserve facility withdrawals	MER	AER
Capital Select Options		
Capital Select Super Lite (Flexible)	6.74%	6.95%
Capital Select Lite (Flexible)	6.78%	6.99%
Capital Select Gold (Flexible)	6.93%	7.15%
Capital Select Gold Plus (Flexible)	7.10%	7.34%
Capital Select Platinum (Flexible)	7.24%	7.49%
Capital Select Platinum Plus (Flexible)	7.80%	8.08%

MER – Monthly equivalent rate

AER – Annual equivalent rate

**For adviser use only**

Continued overleaf

Cash reserve facility withdrawals	MER	AER
<b>Lifestyle Select Options</b>		
Lifestyle Select Ultra Lite (Flexible)	6.40%	6.59%
Lifestyle Select Super Lite (Flexible)	6.59%	6.79%
Lifestyle Select Lite (Flexible)	6.69%	6.90%
Lifestyle Select Gold (Flexible)	7.62%	7.89%
Lifestyle Select Gold Plus (Flexible)	8.18%	8.49%
<b>Interest Select Options</b>		
Interest Select Lite (Flexible)	6.74%	6.95%
Interest Select (Flexible)	6.74%	6.95%
Interest Select Plus (Flexible)	6.74%	6.95%
Interest Select Max (Flexible)	6.74%	6.95%
Interest Select Gold (Flexible)	6.74%	6.95%
Interest Select Platinum (Flexible)	7.80%	8.08%
<b>Lifestyle Options</b>		
Lifestyle Lite (Flexible)	6.69%	6.90%
Lifestyle Gold (Flexible)	7.62%	7.89%
Lifestyle Gold Plus (Flexible)	8.18%	8.49%
Lifestyle Platinum (Flexible)	8.18%	8.49%
<b>Lump Sum Options</b>		
Lump Sum Lite (Flexible)	6.69%	6.90%
Lump Sum (Flexible)	7.62%	7.89%
Lump Sum Gold (Flexible)	8.18%	8.49%
Lump Sum Platinum (Flexible)	8.18%	8.49%
<b>Prestige Options</b>		
Prestige (Flexible)	8.18%	8.49%
<b>Voluntary Select Options</b>		
Voluntary Select Lite (Flexible)	6.74%	6.95%
Voluntary Select (Flexible)	6.74%	6.95%
Voluntary Select Gold (Flexible)	6.74%	6.95%
Voluntary Select Platinum (Flexible)	7.80%	8.08%

MER – Monthly equivalent rate

AER – Annual equivalent rate

Further advances	MER	AER
<b>Capital Select Options</b>		
Capital Select Super Lite	6.74%	6.95%
Capital Select Lite	6.78%	6.99%
Capital Select Gold	6.93%	7.15%
Capital Select Gold Plus	7.10%	7.34%
Capital Select Platinum	7.24%	7.49%
Capital Select Platinum Plus	7.80%	8.08%
<b>Lifestyle Select Options</b>		
Lifestyle Select Ultra Lite	6.40%	6.59%
Lifestyle Select Super Lite	6.59%	6.79%
Lifestyle Select Lite	6.69%	6.90%
Lifestyle Select Gold	7.62%	7.89%
Lifestyle Select Gold Plus	8.18%	8.49%
<b>Over 55 Buy-to-Let Options</b>		
Over 55 Buy-to-Let Voluntary Select	6.93%	7.15%
<b>Second Home Options</b>		
Second Home Voluntary Select	6.93%	7.15%
<b>Interest Select Options</b>		
Interest Select Lite	6.74%	6.95%
Interest Select	6.74%	6.95%
Interest Select Plus	6.74%	6.95%
Interest Select Max	6.74%	6.95%
Interest Select Gold	6.74%	6.95%
Interest Select Platinum	7.80%	8.08%
<b>Lifestyle Options</b>		
Lifestyle Lite	6.69%	6.90%
Lifestyle Gold	7.62%	7.89%
Lifestyle Gold Plus	8.18%	8.49%
Lifestyle Platinum	8.18%	8.49%

MER – Monthly equivalent rate

AER – Annual equivalent rate

Further advances	MER	AER
<b>Lump Sum Options</b>		
Lump Sum Lite	6.69%	6.90%
Lump Sum	7.62%	7.89%
Lump Sum Gold	8.18%	8.49%
Lump Sum Platinum	8.18%	8.49%
<b>Over 55 Buy-to-Let Options</b>		
Over 55 Buy-to-Let Lifestyle	6.93%	7.15%
<b>Prestige Options</b>		
Prestige	8.18%	8.49%
<b>Second Home Options</b>		
Second Home Lifestyle	6.93%	7.15%
<b>Voluntary Select Options</b>		
Voluntary Select Lite	6.74%	6.95%
Voluntary Select	6.74%	6.95%
Voluntary Select Gold	6.74%	6.95%
Voluntary Select Platinum	7.80%	8.08%

MER – Monthly equivalent rate

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