

# Additional Borrowing

## Interest Rates

### Here you can find:

- Cash reserve facility withdrawal interest rates (flexible product options only)
- 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 amount 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 on the current interest rate. Please speak to our team for further information.

The rates which apply to both cash reserve facility withdrawals and further advances are listed below.

**These rates are correct as of 23rd April 2024.**

### Current and historic product ranges

Lifestyle Select Options	MER	AER
Lifestyle Select Ultra Lite	6.21%	6.39%
Lifestyle Select Ultra Lite (Flexible)	6.21%	6.39%
Lifestyle Select Super Lite	6.45%	6.64%
Lifestyle Select Super Lite (Flexible)	6.45%	6.64%
Lifestyle Select Lite	6.54%	6.74%
Lifestyle Select Lite (Flexible)	6.54%	6.74%
Lifestyle Select Gold	7.62%	7.89%
Lifestyle Select Gold (Flexible)	7.62%	7.89%
Lifestyle Select Gold Plus	8.18%	8.49%
Lifestyle Select Gold Plus (Flexible)	8.18%	8.49%

MER – Monthly equivalent rate

AER – Annual equivalent rate

**For adviser use only**

Continued overleaf

<b>Capital Select Options</b>	<b>MER</b>	<b>AER</b>
Capital Select Super Lite	6.81%	7.03%
Capital Select Super Lite (Flexible)	6.81%	7.03%
Capital Select Super Lite (Cashback)	6.81%	7.03%
Capital Select Lite	6.87%	7.09%
Capital Select Lite (Flexible)	6.87%	7.09%
Capital Select Lite (Cashback)	6.87%	7.09%
Capital Select Gold	6.96%	7.19%
Capital Select Gold (Flexible)	6.96%	7.19%
Capital Select Gold (Cashback)	6.96%	7.19%
Capital Select Gold Plus	7.15%	7.39%
Capital Select Gold Plus (Flexible)	7.15%	7.39%
Capital Select Gold Plus (Cashback)	7.15%	7.39%
Capital Select Platinum	7.24%	7.49%
Capital Select Platinum (Flexible)	7.24%	7.49%
Capital Select Platinum (Cashback)	7.24%	7.49%
Capital Select Platinum Plus (Sole)	7.90%	8.19%
Capital Select Platinum Plus (Sole) (Flexible)	7.90%	8.19%
Capital Select Platinum Plus (Sole) (Cashback)	7.90%	8.19%
Capital Select Platinum Plus (Joint)	7.90%	8.19%
Capital Select Platinum Plus (Joint) (Flexible)	7.90%	8.19%
Capital Select Platinum Plus (Joint) (Cashback)	7.90%	8.19%
<b>Lifestyle</b>	<b>MER</b>	<b>AER</b>
Lifestyle Lite	6.54%	6.74%
Lifestyle Lite (Flexible)	6.54%	6.74%
Lifestyle Gold	7.62%	7.89%
Lifestyle Gold (Flexible)	7.62%	7.89%
Lifestyle Gold Plus	8.18%	8.49%
Lifestyle Gold Plus (Flexible)	8.18%	8.49%
Lifestyle Platinum	8.18%	8.49%
Lifestyle Platinum (Flexible)	8.18%	8.49%
Lifestyle Platinum (Cashback)	8.18%	8.49%
Lifestyle Platinum (Sole)	8.18%	8.49%
Lifestyle Platinum (Sole) (Flexible)	8.18%	8.49%
Lifestyle Platinum (Sole) (Cashback)	8.18%	8.49%
Lifestyle Platinum (Joint)	8.18%	8.49%
Lifestyle Platinum (Joint) (Flexible)	8.18%	8.49%
Lifestyle Platinum (Joint) (Cashback)	8.18%	8.49%

<b>Lump Sum</b>	<b>MER</b>	<b>AER</b>
Lump Sum Lite	6.54%	6.74%
Lump Sum Lite (Flexible)	6.54%	6.74%
Lump Sum Lite (Cashback)	6.54%	6.74%
Lump Sum	7.62%	7.89%
Lump Sum (Flexible)	7.62%	7.89%
Lump Sum (Cashback)	7.62%	7.89%
Lump Sum Gold	8.18%	8.49%
Lump Sum Gold (Flexible)	8.18%	8.49%
Lump Sum Gold (Cashback)	8.18%	8.49%
Lump Sum Platinum	8.18%	8.49%
Lump Sum Platinum (Flexible)	8.18%	8.49%
Lump Sum Platinum (Cashback)	8.18%	8.49%
<b>Prestige</b>	<b>MER</b>	<b>AER</b>
Prestige	8.18%	8.49%
Prestige (Flexible)	8.18%	8.49%
<b>Interest Select</b>	<b>MER</b>	<b>AER</b>
Interest Select Lite	6.81%	7.03%
Interest Select Lite (Flexible)	6.81%	7.03%
Interest Select Lite (Cashback)	6.81%	7.03%
Interest Select	6.81%	7.03%
Interest Select (Flexible)	6.81%	7.03%
Interest Select (Cashback)	6.81%	7.03%
Interest Select Gold	6.81%	7.03%
Interest Select Gold (Flexible)	6.81%	7.03%
Interest Select Gold (Cashback)	6.81%	7.03%
Interest Select Platinum	7.90%	8.19%
Interest Select Platinum (Flexible)	7.90%	8.19%
Interest Select Platinum (Cashback)	7.90%	8.19%
Interest Select Plus	6.81%	7.03%
Interest Select Plus (Flexible)	6.81%	7.03%
Interest Select Plus (Cashback)	6.81%	7.03%
Interest Select Max	6.81%	7.03%
Interest Select Max (Flexible)	6.81%	7.03%
Interest Select Max (Cashback)	6.81%	7.03%

<b>Voluntary Select</b>	<b>MER</b>	<b>AER</b>
Voluntary Select Lite	6.81%	7.03%
Voluntary Select Lite (Flexible)	6.81%	7.03%
Voluntary Select	6.81%	7.03%
Voluntary Select (Flexible)	6.81%	7.03%
Voluntary Select Gold	6.81%	7.03%
Voluntary Select Gold (Flexible)	6.81%	7.03%
Voluntary Select Platinum	7.90%	8.19%
Voluntary Select Platinum (Flexible)	7.90%	8.19%
<b>Second Home</b>	<b>MER</b>	<b>AER</b>
Second Home Voluntary Select	6.96%	7.19%
Second Home Lifestyle	6.96%	7.19%
<b>Buy-to-Let</b>	<b>MER</b>	<b>AER</b>
Over 55 Buy-to-Let Voluntary Select	6.96%	7.19%
Over 55 Buy-to-Let Lifestyle	6.96%	7.19%



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