

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 18th January 2021.

Cash reserve facility withdrawals

Current product range	MER	AER
Capital Select		
Capital Select Super Lite (Flexible)	2.95%	2.99%
Capital Select Lite (Flexible)	3.24%	3.29%
Capital Select Gold (Flexible)	3.73%	3.79%
Capital Select Gold Plus (Flexible)	4.30%	4.39%
Capital Select Platinum (Flexible)	4.78%	4.89%
Capital Select Platinum Plus (Flexible)	5.83%	5.99%
Interest Select		
Interest Select Gold (Flexible)	4.94%	5.05%
Interest Select Platinum (Flexible)	5.41%	5.55%
Lifestyle		
Lifestyle Lite (Flexible)	2.44%	2.47%
Lifestyle Gold (Flexible)	2.68%	2.71%
Lifestyle Gold Plus (Flexible)	4.41%	4.50%
Prestige		
Prestige (Flexible)	5.17%	5.29%

MER – Monthly interest rate

AER – Annualised interest rate

For adviser use only

Continued overleaf

Cash reserve facility withdrawals

Historic product range	MER	AER
Interest Select		
Interest Select Lite (Flexible)	4.94%	5.05%
Interest Select (Flexible)	4.94%	5.05%
Interest Select Plus (Flexible)	4.94%	5.05%
Interest Select Max (Flexible)	4.94%	5.05%
Lifestyle		
Lifestyle Platinum (Flexible)	6.39%	6.58%
Lump Sum		
Lump Sum Lite (Flexible)	2.44%	2.47%
Lump Sum (Flexible)	2.68%	2.71%
Lump Sum Gold (Flexible)	4.41%	4.50%
Lump Sum Platinum (Flexible)	6.39%	6.58%
Voluntary Select		
Voluntary Select Lite (Flexible)	5.13%	5.25%
Voluntary Select (Flexible)	5.13%	5.25%
Voluntary Select Gold (Flexible)	5.13%	5.25%
Voluntary Select Platinum (Flexible)	5.70%	5.85%

Further Advances

Current product range	MER	AER
Capital Select		
Capital Select Super Lite (inc. Cashback & Flexible)	2.95%	2.99%
Capital Select Lite (inc. Cashback & Flexible)	3.24%	3.29%
Capital Select Gold (inc. Cashback & Flexible)	3.73%	3.79%
Capital Select Gold Plus (inc. Cashback & Flexible)	4.30%	4.39%
Capital Select Platinum (inc. Cashback & Flexible)	4.78%	4.89%
Capital Select Platinum Plus (inc. Cashback & Flexible)	5.83%	5.99%
Interest Select		
Interest Select Gold (inc. Cashback & Flexible)	4.74%	4.84%
Interest Select Platinum (inc. Cashback & Flexible)	5.21%	5.34%
Lifestyle		
Lifestyle Lite (inc. Flexible)	2.44%	2.47%
Lifestyle Gold (inc. Flexible)	2.68%	2.71%
Lifestyle Gold Plus (inc. Flexible)	4.41%	4.50%

Further Advances

Current product range	MER	AER
Prestige		
Prestige (inc. Flexible)	5.17%	5.29%

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

Second Home		
Second Home Lifestyle	5.63%	5.82%
Second Home Voluntary Select	5.78%	5.98%

Historic product range	MER	AER
Interest Select		
Interest Select Lite (inc. Cashback & Flexible)	4.74%	4.84%
Interest Select (inc. Cashback & Flexible)	4.74%	4.84%
Interest Select Plus (inc. Cashback & Flexible)	4.74%	4.84%
Interest Select Max (inc. Cashback & Flexible)	4.74%	4.84%
Lifestyle		
Lifestyle Platinum (inc. Cashback & Flexible)	6.39%	6.58%
Lump Sum		
Lump Sum Lite (inc. Cashback & Flexible)	2.44%	2.47%
Lump Sum (inc. Cashback & Flexible)	2.68%	2.71%
Lump Sum Gold (inc. Cashback & Flexible)	4.41%	4.50%
Lump Sum Platinum (inc. Cashback & Flexible)	6.39%	6.58%
Voluntary Select		
Voluntary Select Lite (inc. Flexible)	4.93%	5.04%
Voluntary Select (inc. Flexible)	4.93%	5.04%
Voluntary Select Gold (inc. Flexible)	4.93%	5.04%
Voluntary Select Platinum (inc. Flexible)	5.50%	5.64%

