

# **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

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Continued overleaf

Cash reserve facility withdrawals	MER	AER
Lifestyle Select Options		
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%
Interest Select Options		
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%
Lifestyle Options		
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%
Lump Sum Options		
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%
Prestige Options		
Prestige (Flexible)	8.18%	8.49%
Voluntary Select Options		
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

Capital Select OptionsInterest Select PlatinumSelect OptionsCapital Select Super Lite6.74%6.99%Capital Select Gold6.93%7.15%Capital Select Gold Plus7.10%7.34%Capital Select Gold Plus7.10%7.44%Capital Select Platinum7.24%7.49%Capital Select Platinum Plus7.80%8.88%Lifestyle Select OptionsInterstyle Select OptionsInterstyle Select OptionsLifestyle Select Ultra Lite6.60%6.59%Lifestyle Select Options6.69%6.90%Lifestyle Select Gold Plus6.69%6.90%Lifestyle Select Gold Plus8.18%8.49%Over 55 Buy-to-Let Options01Second Home Options11Interest Select Options01Interest Select Ditons6.93%7.15%Interest Select Ditons01Interest Select Options11Interest Select Options01Interest Select Options01Interest Select Options01Interest Select Options01Interest Select Options01Interest Select Options01Interest Select Cold6.74%6.95%Interest Select Cold6.74%6.95%Interest Select Cold6.74%6.95%Interest Select Cold6.74%6.95%Interest Select Cold6.74%6.95%Interest Select Cold6.74%6.95% <th>Further advances</th> <th>MER</th> <th>AER</th>	Further advances	MER	AER
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Lifestyle Gold Plus 8.18% 8.49%	Lifestyle Lite	6.69%	6.90%
	Lifestyle Gold	7.62%	7.89%
Lifestyle Platinum 8.18% 8.49%	Lifestyle Gold Plus	8.18%	8.49%
	Lifestyle Platinum	8.18%	8.49%

MER – Monthly equivalent rate

Further advances	MER	AER
Lump Sum Options		
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%
Over 55 Buy-to-Let Options		
Over 55 Buy-to-Let Lifestyle	6.93%	7.15%
Prestige Options		
Prestige	8.18%	8.49%
Second Home Options		
Second Home Lifestyle	6.93%	7.15%
Voluntary Select Options		
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

AER – Annual equivalent rate



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