

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.

The LTV available for additional borrowing will be capped at the prevailing LTV at the time you choose to apply. This means that if you choose to apply for a further advance, you will be able to access the LTVs available at the time of your initial advance application. This LTV may be higher or lower than the LTV available as at 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 23rd June 2022.

Current product range

Cash reserve facility withdrawals	MER	AER
Capital Select Options		
Capital Select Super Lite (Flexible)	5.26%	5.39%
Capital Select Lite (Flexible)	5.55%	5.69%
Capital Select Gold (Flexible)	5.83%	5.99%
Capital Select Gold Plus (Flexible)	6.02%	6.19%
Capital Select Platinum (Flexible)	6.30%	6.49%
Capital Select Platinum Plus (Flexible)	6.49%	6.69%

MER – Monthly interest rate | AER – Annualised interest rate

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Continued overleaf

Cash reserve facility withdrawals	MER	AER
Lifestyle Select Options		
Lifestyle Select Ultra Lite (Flexible)	4.57%	4.67%
Lifestyle Select Super Lite (Flexible)	4.74%	4.84%
Lifestyle Select Lite (Flexible)	4.89%	5.00%
Lifestyle Select Gold (Flexible)	5.19%	5.32%
Lifestyle Select Gold Plus (Flexible)	6.05%	6.22%

Further advances	MER	AER
Capital Select Options		
Capital Select Super Lite (inc. Cashback & Flexible)	5.26%	5.39%
Capital Select Lite (inc. Cashback & Flexible)	5.55%	5.69%
Capital Select Gold (inc. Cashback & Flexible)	5.83%	5.99%
Capital Select Gold Plus (inc. Cashback & Flexible)	6.02%	6.19%
Capital Select Platinum (inc. Cashback & Flexible)	6.30%	6.49%
Capital Select Platinum Plus (inc. Cashback & Flexible)	6.49%	6.69%
Lifestyle Select Options		
Lifestyle Select Ultra Lite (inc. Flexible)	4.57%	4.67%
Lifestyle Select Super Lite (inc. Flexible)	4.74%	4.84%
Lifestyle Select Lite (inc. Flexible)	4.89%	5.00%
Lifestyle Select Gold (inc. Flexible)	5.19%	5.32%
Lifestyle Select Gold Plus (inc. Flexible)	6.05%	6.22%
Over 55 Buy-to-Let Options		
Over 55 Buy-to-Let Voluntary Select	5.78%	5.98%
Second Home Options		
Second Home Voluntary Select	5.78%	5.98%

MER – Monthly interest rate | AER – Annualised interest rate

Historic product range

Cash reserve facility withdrawals	MER	AER
Interest Select Options		
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%
Interest Select Gold (Flexible)	4.94%	5.05%
Interest Select Platinum (Flexible)	5.41%	5.55%
Lifestyle Options		
Lifestyle Lite (Flexible)	4.89%	5.00%
Lifestyle Gold (Flexible)	5.19%	5.32%
Lifestyle Gold Plus (Flexible)	6.05%	6.22%
Lifestyle Platinum (Flexible)	6.30%	6.49%
Lump Sum Options		
Lump Sum Lite (Flexible)	4.89%	5.00%
Lump Sum (Flexible)	5.19%	5.32%
Lump Sum Gold (Flexible)	6.05%	6.22%
Lump Sum Platinum (Flexible)	6.30%	6.49%
Prestige Options		
Prestige (inc. Flexible)	5.17%	5.29%
Voluntary Select Options		
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%

MER – Monthly interest rate | AER – Annualised interest rate

Further advances	MER	AER
Interest Select Options		
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%
Interest Select Gold (inc. Cashback & Flexible)	4.74%	4.84%
Interest Select Platinum (inc. Cashback & Flexible)	5.21%	5.34%
Lifestyle Options		
Lifestyle Lite (inc. Flexible)	4.89%	5.00%
Lifestyle Gold (inc. Flexible)	5.19%	5.32%
Lifestyle Gold Plus (inc. Flexible)	6.05%	6.22%
Lifestyle Platinum (inc. Cashback & Flexible)	6.30%	6.49%
Lump Sum Options		
Lump Sum Lite (inc. Cashback & Flexible)	4.89%	5.00%
Lump Sum (inc. Cashback & Flexible)	5.19%	5.32%
Lump Sum Gold (inc. Cashback & Flexible)	6.05%	6.22%
Lump Sum Platinum (inc. Cashback & Flexible)	6.30%	6.49%
Over 55 Buy-to-Let Options		
Over 55 Buy-to-Let Lifestyle	5.63%	5.82%
Prestige Options		
Prestige (inc. Flexible)	5.17%	5.29%
Second Home Options		
Second Home Lifestyle	5.63%	5.82%
Voluntary Select Options		
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%

MER – Monthly interest rate

AER – Annualised interest rate



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