

# Product Transfers and Additional Loan Products Available for Existing Borrowers

## OUR MORTGAGE PRODUCTS

This guide provides the main features of the mortgage products available for Existing Borrower Transfers (page 2 - 7), Portability top ups (page 8) and Additional Loans (page 9), as well as other important information (pages 10-14).

This guide does not however contain all the details you need to choose a product. Please refer to the relevant Mortgage Illustration or any offer that may be issued for full details.

## TO FIND OUT MORE OR APPLY

To find out more about any of the products in this factsheet, for information about how to apply or if you'd simply like to discuss what your options are, please contact our Existing Customer Team on 0345 120 0891, our staff will be happy to help you.

Please note that these products may be taken on a capital and interest, interest only or part and part basis and may be withdrawn at short notice.

## ABBREVIATIONS USED

SVR - Accord Mortgages' Standard Variable Rate - currently 8.24%

BoE - Bank of England Base Rate - currently 5.25%

LTV - Loan to Value

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

**EXISTING BORROWERS - FULL STATUS**

Please Note: Procuration Fees of 0.30% are payable on these products

LTV	Product	Initial	Initial Rate Period Until	Reverting to the following rate for the remaining term	The overall cost for comparison is	Product Fee	Cashback *	Early Repayment Charges	10%, 50% or Partial	Product Code	
65%	<b>Fixed Rates - Transfer Products (minimum loan £3,000)</b>										
	2 year fixed rate	5.55%	31/01/2026		7.9% APRC	£1495*	✗	2.5% to 31/01/25 2.0% to 31/01/26	10%	64450	
	2 year fixed rate	5.70%			7.9% APRC	£995*	✗			64443	
	2 year fixed rate	6.00%			8.0% APRC	None	✗			64430	
	Offset 2 year fixed	6.00%			8.0% APRC	£995*	✗		Partial	64445	
	2 year fixed rate	6.10%			8.0% APRC	None	✗		50%	64442	
	Offset 2 year fixed	6.30%			8.1% APRC	None	✗		Partial	64432	
	3 year fixed rate	5.72%	31/01/2027	Currently 8.24% variable (our SVR)	7.7% APRC	None	✗	3% to 31/01/25 2.5% to 31/01/26 2.0% to 31/01/27	10%	64403	
	5 year fixed rate	5.28%	31/01/2029		7.0% APRC	£1495*	✗	5% to 31/01/25 4% to 31/01/26 3.5% to 31/01/27 2.5% to 31/01/28 2.0% to 31/01/29	10%	64452	
	5 year fixed rate	5.35%			7.0% APRC	£995*	✗			64447	
	5 year fixed rate	5.44%			7.1% APRC	£495*	✗			64454	
	5 year fixed rate	5.53%			7.1% APRC	None	✗		64434		
	Offset 5 year fixed	5.65%			7.2% APRC	£995*	✗		64449		
	Offset 5 year fixed rate	5.83%			7.3% APRC	None	✗		Partial	64436	

\* The fee is payable in full when you return your Offer Acceptance Form and the funds must be cleared before we can complete your product transfer. You may request the fee to be added to your loan, which will increase both the amount borrowed and your monthly payments.

\* Please see page 13 for further information about our range of incentives.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

**EXISTING BORROWERS - FULL STATUS**

Please Note: Procuration Fees of 0.30% are payable on these products

LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the following rate for the remaining term	The overall cost for comparison is	Product Fee	Cashback *	Early Repayment Charges	10%, 50% or Partial	Product Code
75%	<b>Fixed Rates - Transfer Products (minimum loan £3,000)</b>									
	2 year fixed rate	5.81%	31/01/2026		7.9% APRC	£1495*	✗	2.5% to 31/01/25 2.0% to 31/01/26	10%	64451
	2 year fixed rate	5.90%			8.0% APRC	£995*	✗			64444
	2 year fixed rate	6.06%			8.0% APRC	None	✗			64431
	Offset 2 year fixed	6.20%			8.0% APRC	£995*	✗		Partial	64446
	Offset 2 year fixed	6.36%			8.1% APRC	None	✗		Partial	64433
	3 year fixed rate	5.74%	31/01/2027	Currently 8.24% variable (our SVR)	7.7% APRC	None	✗	3% to 31/01/25 2.5% to 31/01/26 2.0% to 31/01/27	10%	64404
	5 year fixed rate	5.33%	31/01/2029		7.0% APRC	£1495*	✗	5% to 31/01/25 4% to 31/01/26 3.5% to 31/01/27 2.5% to 31/01/28 2.0% to 31/01/29		64453
	5 year fixed rate	5.45%			7.1% APRC	£995*	✗			64448
	5 year fixed rate	5.59%			7.2% APRC	None	✗			64435
	Offset 5 year fixed rate	5.89%			7.3% APRC	None	✗		Partial	64437

\* The fee is payable in full when you return your Offer Acceptance Form and the funds must be cleared before we can complete your product transfer. You may request the fee to be added to your loan, which will increase both the amount borrowed and your monthly payments.

\* Please see page 13 for further information about our range of incentives.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

**EXISTING BORROWERS - FULL STATUS**

Please Note: Procuration Fees of 0.30% are payable on these products

LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the following rate for the remaining term	The overall cost for comparison is	Product Fee	Cashback *	Early Repayment Charges	10%, 50% or Partial	Product Code	
80%	<b>Fixed Rates - Transfer Products (minimum loan £3,000)</b>										
	2 year fixed rate	5.89%	31/01/2026		8.0% APRC	£1495*	✗	2.5% to 31/01/25 2.0% to 31/01/26	10%	64425	
	2 year fixed rate	5.97%			8.0% APRC	£995*	✗			64424	
	2 year fixed rate	6.17%			8.0% APRC	None	✗			64460	
	Offset 2 year fixed	6.47%			8.1% APRC	None	✗		Partial	64420	
	3 year fixed rate	5.94%	31/01/2027	Currently 8.24% variable (our SVR)	7.7% APRC	None	✗	3% to 31/01/25 2.5% to 31/01/26 2.0% to 31/01/27	10%	64422	
	5 year fixed rate	5.50%	31/01/2029		7.1% APRC	£1495*	✗	5% to 31/01/25 4% to 31/01/26 3.5% to 31/01/27 2.5% to 31/01/28 2.0% to 31/01/29		64426	
	5 year fixed rate	5.60%			7.2% APRC	£995*	✗			64427	
	5 year fixed rate	5.84%			7.3% APRC	None	✗		64421		

\* The fee is payable in full when you return your Offer Acceptance Form and the funds must be cleared before we can complete your product transfer. You may request the fee to be added to your loan, which will increase both the amount borrowed and your monthly payments.

\* Please see page 13 for further information about our range of incentives.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

**EXISTING BORROWERS - FULL STATUS**

Please Note: Procurement Fees of 0.30% are payable on these products

LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the following rate for the remaining term	The overall cost for comparison is	Product Fee	Cashback *	Early Repayment Charges	10%, 50% or Partial	Product Code
<b>Fixed Rates - Transfer Products (minimum loan £3,000)</b>										
85%	2 year fixed rate	5.94%	31/01/2026	Currently 8.24% variable (our SVR)	8.0% APRC	£1495*	*	2.5% to 31/01/25 2.0% to 31/01/26	10%	64413
	2 year fixed rate	6.02%			8.0% APRC	£995*	*			64412
	2 year fixed rate	6.22%			8.0% APRC	None	*		64459	
	Offset 2 year	6.52%			8.1% APRC	None	*		Partial	64407
	3 year fixed rate	5.99%	31/01/2027		7.8% APRC	None	*	3% to 31/01/25 2.5% to 31/01/26 2.0% to 31/01/27	10%	64410
	5 year fixed rate	5.65%	31/01/2029		7.2% APRC	£1495*	*	5% to 31/01/25 4% to 31/01/26	10%	64414
	5 year fixed rate	5.75%			7.2% APRC	£995*	*	3.5% to 31/01/27 2.5% to 31/01/28		64415
	5 year fixed rate	6.01%			7.4% APRC	None	*	2.0% to 31/01/29		64408
90%	2 year fixed rate	6.12%	31/01/2026	8.0% APRC	£1495*	*	2.5% to 31/01/25 2.0% to 31/01/26	10%	64416	
	2 year fixed rate	6.55%		8.1% APRC	None	*			64406	
	5 year fixed rate	6.11%	31/01/2029	7.4% APRC	None	*	5% to 31/01/25 4% to 31/01/26 3.5% to 31/01/27 2.5% to 31/01/28 2.0% to 31/01/29	10%	64409	
95%	2 year fixed rate	6.55%	31/01/2026	8.1% APRC	None	*	2.5% to 31/01/25 2.0% to 31/01/26	10%	64418	
	3 year fixed rate	6.35%	31/01/2027	7.9% APRC	None	*	3% to 31/01/25 2.5% to 31/01/26 2.0% to 31/01/27		64417	
	5 year fixed rate	6.20%	31/01/2029	7.5% APRC	None	*	5% to 31/01/25 4% to 31/01/26 3.5% to 31/01/27 2.5% to 31/01/28 2.0% to 31/01/29		64419	
100%	2 year fixed rate	7.19%	31/01/2026	8.3% APRC	None	*	2.5% to 31/01/25 2.0% to 31/01/26	10%	64401	
100% +	2 year fixed rate	7.29%	31/01/2026	8.3% APRC	None	*	2.5% to 31/01/25 2.0% to 31/01/26	10%	64402	

\* The fee is payable in full when you return your Offer Acceptance Form and the funds must be cleared before we can complete your product transfer. You may request the fee to be added to your loan, which will increase both the amount borrowed and your monthly payments.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

**EXISTING BORROWER TRANSFERS - SELF CERTIFICATION**  
 Please Note: Procurement Fees of 0.30% are payable on these products

LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the following rate for the remaining term	The overall cost for comparison is	Product Fee	Cashback *	Early Repayment Charges	10% or Partial	Product Code	
<b>Fixed Rates - Transfer Products (minimum loan £3,000)</b>											
65%	2 year fixed rate	6.50%	31/01/2026	Currently 8.24% variable (our SVR)	8.1% APRC	None	✘	2.5% to 31/01/25 2.0% to 31/01/26	10%	64438	
	Offset 2 year fixed	6.80%			8.2% APRC		✘		Partial	64440	
	5 year fixed rate	6.03%	31/01/2029		7.4% APRC		✘	5% to 31/01/25 4% to 31/01/26 3.5% to 31/01/27 2.5% to 31/01/28 2.0% to 31/01/29	10%	64455	
	Offset 5 year fixed rate	6.33%			7.5% APRC		✘		Partial	64457	
75%	2 year fixed rate	6.56%	31/01/2026		8.1% APRC		None	✘	2.5% to 31/01/25 2.0% to 31/01/26	10%	64439
	Offset 2 year fixed rate	6.86%			8.2% APRC			✘		Partial	64441
	5 year fixed rate	6.09%	31/01/2029		7.4% APRC			✘	5% to 31/01/25 4% to 31/01/26 3.5% to 31/01/27 2.5% to 31/01/28 2.0% to 31/01/29	10%	64456
	Offset 5 year fixed rate	6.39%			7.6% APRC			✘		Partial	64458
80%	2 year fixed rate	6.67%	31/01/2026	8.2% APRC	None	✘		2.5% to 31/01/25 2.0% to 31/01/26	10%	64423	
	5 year fixed rate	6.34%	31/01/2029	7.5% APRC		✘			5% to 31/01/25 4% to 31/01/26 3.5% to 31/01/27 2.5% to 31/01/28 2.0% to 31/01/29	10%	64429
85%	2 year fixed rate	6.72%	31/01/2026	8.2% APRC		None		✘		2.5% to 31/01/25 2.0% to 31/01/26	10%
	5 year fixed rate	6.51%	31/01/2029	7.6% APRC				✘	5% to 31/01/25 4% to 31/01/26 3.5% to 31/01/27 2.5% to 31/01/28 2.0% to 31/01/29		10%
120%	2 year fixed rate	7.59%	31/01/2026	8.4% APRC			None	✘		2.5% to 31/01/25 2.0% to 31/01/26	10%

\* Please see page 13 for further information about our range of incentives.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

**EXISTING BORROWERS - FULL STATUS**

Please Note: Procurement Fees of 0.30% are payable on these products

LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the following rate for the remaining term	The overall cost for comparison is	Product Fee	Cashback *	Early Repayment Charges	10%, 50% or Partial overpayments allowed	Product Code
<b>Bank Of England Base Rate Tracker Products With Collar * - Transfer Products (minimum loan £3,000)</b>										
65%	2 year Tracker	5.50% Variable (BoE+0.25%) (Collared at 1.25%)	31/01/2026	Currently 8.24% variable (our SVR)	7.9% APRC	£995*	✘	1% to 31/01/25 0.5% to 31/01/26	10%	64465
		5.65% Variable (BoE+0.40%) (Collared at 1.40%)			7.9% APRC	None	✘			64461
75%	2 year Tracker	5.55% Variable (BoE+0.30%) (Collared at 1.30%)			7.9% APRC	£995*	✘			64466
		5.70% Variable (BoE+0.45%) (Collared at 1.45%)			7.9% APRC	None	✘			64462
80%	2 year Tracker	5.80% Variable (BoE+0.55%) (Collared at 1.55%)			7.9% APRC	None	✘			64463
85%	2 year Tracker	5.85% Variable (BoE+0.60%) (Collared at 1.60%)			8.0% APRC	None	✘			64464

\* Please see page 13 for further information about our range of incentives.

\* A minimum interest rate (collar) applies to the Bank of England Base Rate (BoE) Tracker products in this factsheet. The minimum interest rate charged during the tracker period will not fall below the collar rate specified.

**Representative Example**

Based on an assumed completion date of 31/01/2024, a mortgage of £108,207 payable over 21 years, initially on our 5.53% fixed rate until 31/01/2029, followed by our Standard Variable Rate currently 8.24% for the remaining 16 years, would require 60 monthly payments of £725.96 and 192 monthly payments of £869.79. The total amount payable would be £210,557.28 made up of the loan amount plus interest of £102,350.28 and a product fee of £0.00.

The overall cost for comparison is 7.1% APRC.

Note: What you will pay may vary from this and will depend on your personal circumstances.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

**EXISTING BORROWERS - PORTABILITY TOP UP**

Please Note: Procuration Fees of 0.30% are payable on these products

LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the following rate for the remaining term	The overall cost for comparison is	Product Fee	Early Repayment Charges	10% or Partial overpayments allowed	Product Code
<b>Fixed Rates (minimum loan £3,000)</b>									
75%	2 year fixed rate	6.23%	31/01/2026	SVR (8.24%) minus 2.19% until 31/01/2029 then 8.24% variable (our SVR)	7.5% APRC	None	2.5% to 31/01/2025 2.0% to 31/01/2026	10%	64931
	Offset 2 year fixed	6.53%			7.5% APRC			Partial	64932
85%	2 year fixed rate	6.35%			7.5% APRC			10%	64933
	Offset 2 year fixed	6.65%			7.6% APRC			Partial	64934
90%	2 year fixed rate	6.40%			7.5% APRC			10%	64935
	Offset 2 year fixed	6.70%			7.6% APRC			Partial	64936
95%	2 year fixed rate	6.68%	7.6% APRC	Partial	64937				

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE



**EXISTING BORROWERS - FULL STATUS**  
 Please Note: Procuration Fees of 0.30% are payable on these products

Additional Loans (minimum loan £3,000)

The following important notes apply to all Accord Mortgages Additional Loan products:-

- Revaluation: A revaluation fee may be charged - see page 8 for details
- Offset products: Savings offset against the mortgage account. The full loan must be on Offset products. Unlimited overpayments.
- Qualifying period for Additional Loans: All customers must have had a mortgage with Accord Mortgages for at least 6 months prior to applying for an Additional Loan. All applications are subject to current lending criteria.

LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the following rate for the remaining term	The overall cost for comparison is	Product Fee	Early Repayment Charges	Maximum Loan Amount	10% or Partial overpayments	Product Code
65%	2 year fixed rate	6.00%	31/01/2026	SVR (8.24%) minus 2.19% until 31/01/2029 then 8.24% variable (our SVR)	7.4% APRC	None	2.5% to 31/01/25 2.0% to 31/01/26	£1 million	10%	64476
	Offset 2 year fixed rate	6.30%			7.5% APRC	None			Partial	64477
	3 year fixed rate	5.72%	31/01/2027		7.3% APRC	None	3% to 31/01/25 2.5% to 31/01/26 2.0% to 31/01/27		10%	64467
	5 year fixed rate	5.53%	31/01/2029		7.2% APRC	None	5% to 31/01/25 4% to 31/01/26 3.5% to 31/01/27 2.5% to 31/01/28 2.0% to 31/01/29		10%	64480
	Offset 5 year fixed rate	5.83%			7.3% APRC				Partial	64481
75%	2 year fixed rate	6.06%	31/01/2026	SVR (8.24%) minus 2.19% until 31/01/2029 then 8.24% variable (our SVR)	7.4% APRC	None	2.5% to 31/01/25 2.0% to 31/01/26	£1 million	10%	64478
	Offset 2 year fixed rate	6.36%			7.5% APRC	None			Partial	64479
	3 year fixed rate	5.74%	31/01/2027		7.3% APRC	None	3% to 31/01/25 2.5% to 31/01/26 2.0% to 31/01/27		10%	64468
	5 year fixed rate	5.59%	31/01/2029		7.2% APRC	None	5% to 31/01/25 4% to 31/01/26 3.5% to 31/01/27 2.5% to 31/01/28 2.0% to 31/01/29		10%	64482
	Offset 5 year fixed rate	5.89%			7.3% APRC				Partial	64483

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**EXISTING BORROWERS - FULL STATUS**  
 Please Note: Procuration Fees of 0.30% are payable on these products

Additional Loans (minimum loan £3,000)

The following important notes apply to all Accord Mortgages Additional Loan products:-

- Revaluation: A revaluation fee may be charged - see page 8 for details
- Offset products: Savings offset against the mortgage account. The full loan must be on Offset products. Unlimited overpayments.
- Qualifying period for Additional Loans: All customers must have had a mortgage with Accord Mortgages for at least 6 months prior to applying for an Additional Loan. All applications are subject to current lending criteria.

LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the following rate for the remaining term	The overall cost for comparison is	Product Fee	Early Repayment Charges	Maximum Loan Amount	10% or Partial overpayments	Product Code
80%	2 year fixed rate	6.17%	31/01/2026	SVR (8.24%) minus 2.19% until 31/01/2029 then 8.24% variable (our SVR)	7.4% APRC	None	2.5% to 31/01/25 2.0% to 31/01/26	£1 million	10%	64472
	Offset 2 year fixed rate	6.47%			7.5% APRC				None	Partial
	5 year fixed rate	5.84%	31/01/2029	Currently 8.24% variable (our SVR)	7.3% APRC	None	5% to 31/01/25 4% to 31/01/26 3.5% to 31/01/27 2.5% to 31/01/28 2.0% to 31/01/29		10%	64474
	Offset 5 year fixed rate	6.14%			7.5% APRC				None	Partial
85%	2 year fixed rate	6.22%	31/01/2026	SVR (8.24%) minus 2.19% until 31/01/2029 then 8.24% variable (our SVR)	7.5% APRC	None	2.5% to 31/01/25 2.0% to 31/01/26	£1 million	10%	64484
	Offset 2 year fixed rate	6.52%			7.5% APRC				None	Partial
	5 year fixed rate	6.01%	31/01/2029	Currently 8.24% variable (our SVR)	7.4% APRC	None	5% to 31/01/25 4% to 31/01/26 3.5% to 31/01/27 2.5% to 31/01/28 2.0% to 31/01/29		10%	64470
	Offset 5 year fixed rate	6.31%			7.6% APRC				None	Partial

#### Representative Example

Based on an assumed completion date of 31/01/2024, a loan of £38,000 payable over 22 years, initially on our 6.06% fixed rate until 31/01/2026, followed by a discount of 2.19% from our Standard Variable Rate currently 8.24% for 3 years and then our Standard Variable Rate currently 8.24% for the remaining 17 years, would require 24 monthly payments of £261.33, 36 monthly payments of £261.16 and 204 monthly payments of £303.99. The total amount payable would be £77,792.64 made up of the loan amount plus interest of £39,582.64, a valuation fee of £70.00 and a fund transfer fee of £35.00.

The overall cost for comparison is 7.4% APRC.

Note: What you will pay may vary from this and will depend on your personal circumstances.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

**IMPORTANT INFORMATION****Loan To Value (LTV)**

Like many of the mortgage deals we currently have, our Existing Borrower Transfer and Additional Loan products now take into account your mortgage balance compared to the value of your property (LTV). Since taking out your mortgage it is likely that your property's LTV has changed, for example because of capital repayments or a decrease or increase in the value of your home. Before selecting one of our products you need to know what your current LTV is. A different method of establishing your LTV is used depending on whether you are applying for an Existing Borrower Transfer, Additional Loan or Portability.

**LTV and revaluation- Existing Borrower Transfers**

We take into account your mortgage balance compared to the estimated value of your property (LTV). We calculate this estimated value by using our House Price Index, which is recalculated every quarter. This is the figure which we use when assessing your eligibility for our Existing Borrower Transfer products unless you request a revaluation. You can request a revaluation of your property to ascertain your current LTV, if you feel that your property's actual current value is different to the estimated valuation on our records. If a revaluation is required, a non-refundable fee of £70 is payable. This fee is payable up front on request of a revaluation. This can be paid by credit/debit card over the phone. Please note that by requesting a revaluation you are not reserving any of our mortgage products or interest rates. Products can be withdrawn at any time and you will only be able to choose from the range available once your current valuation is confirmed.

**LTV and revaluation - Additional Loans**

We take into account the total of your mortgage balance and the amount of additional borrowing, compared to the last valuation of your property that we have on record. This is the figure which we use when assessing your eligibility for our Additional Loan products. Additional Loans can be agreed on a capital & interest, interest only or part capital & interest part interest only basis. In some cases we will require a revaluation of your property. Please contact us to check if this will apply to you. If a revaluation is required a non-refundable valuation fee of £70 is payable. This fee is payable, up front, on request of a revaluation. This can be paid by credit/debit card over the phone. Please note that by requesting a revaluation you are not reserving any of our mortgage products or interest rates. Products can be withdrawn at any time and you will only be able to choose from the range available once your current valuation is confirmed.

**Product Fee**

The fee is payable in full when you return your Offer Acceptance Form and the funds must be cleared before we can complete your product transfer. You may request the fee to be added to your loan, which will increase both the amount you borrow and your monthly payments.

**Portability**

All mortgage products are portable from your current property to a new property should you decide to move house, however when porting your current mortgage product you will need to be aware of the following;

If no top-up is required: Please note that if your mortgage was taken out on a self certified basis, and income verification cannot be provided for the full loan, portability can only be allowed to the same or lower loan size and LTV as on your current mortgage.

If a top-up is required: If your mortgage is currently self certified and income verification can be provided for the current loan and the top-up amount required, a top-up loan can be provided. If your mortgage was taken out on a self certified basis and income verification cannot be verified then a top-up is not allowed.

In all cases: A new valuation will be carried out for all portability applications, regardless of whether a top-up product is required to determine the new loan to value (LTV) for lending purposes. A non-refundable standard valuation fee is payable for this, and this fee will automatically be added to the mortgage account and interest charged on this daily. Alternatively, you can pay the valuation fee by card or send a cheque for the fee at the time the valuation is instructed to avoid being charged interest on this fee.

LTV - The LTV is calculated using the total of the outstanding mortgage balance and the amount of any top-up borrowing required, compared to the valuation of your new property.

Please note: The ability to port your mortgage product depends on meeting our lending criteria.

**Existing Mortgage Accounts**

To qualify for an Existing Borrower Transfer (EBT) Product: For a Prime Account - There must be no more than 1 missed/late payment on your account within the last 12 months at offer and transfer.

To qualify for an Additional Loan - You must have held your main mortgage with us for at least 6 months. There must be no missed/late payments in the last 12 months and no more than 1 missed/late payment in the last 24 months.

**Self Certification**

Self Certification is aimed at borrowers who cannot evidence their income through payslips due to being self-employed, having commission based earnings etc.

Prime: Borrowers currently on a Prime self certified product who can now fully prove their income can select a full status product.

**Discounted Standard Variable Rate (SVR)**

For all 2 year Portability Top Up products and 2 & 3 year Additional Loan products on this factsheet, our SVR is discounted by 2.19% from the end of the initial fixed or variable rate period until 31/01/28.

**Collar Applicable to Bank of England Base Rate Trackers**

A minimum interest rate (collar) applies to the Bank of England Base Rate (BoE) Tracker products in this factsheet. The minimum interest rate charged during the tracker period will not fall below the collar rate specified.

For example: Product 4.50% variable (BoE+0.25%) to 31/01/25 with a collar of 1.25%. The minimum interest rate charged (collar) will be 1.25% until 31/01/25.

**Interest Only borrowing**

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

**IMPORTANT INFORMATION****Credit Repair**

Borrowers previously on a Credit Repair self cert product and who have made all their payments on time and in full, with the allowance of one missed payment within the last 12 months, and can now prove their income can select a full status prime Product. Borrowers previously on a Credit Repair self cert product and who have made all their payments on time and in full, with the allowance of one missed payment within the last 12 months, and still can't prove their income must select a self cert prime Product. (Subject to Product Transfer Eligibility Criteria below.)

**Credit Repair Guarantee**

Credit Repair borrowers borrowers who have made all their payments on time and in full, with the allowance of one missed payment in the last 12 months will be eligible for our Prime Product Transfer products when the initial period on their mortgage ends (Subject to Product Transfer Eligibility Criteria below.)

**APRC (Annual Percentage Rate Charge)**

This is a figure which all lenders must quote when referring to mortgages. It is designed to show the total yearly cost of a mortgage stated as a percentage of the loan. It includes items such as the interest rate payable at the start of the mortgage and after the initial rate period has ended, Product Fee, Valuation Fee and Mortgage Fee. It is the overall cost for comparison purposes. This figure is intended to help customers to compare the overall cost of different loans.

**Collar Rate**

The minimum rate you will be charged for the applicable variable rate product during the Initial Rate Period.

**Early Repayment Charge (ERC) for products with limited overpayments**

In the event of part or full repayment or transfer to an alternative product or our Standard Variable Rate, before the end of the ERC period, an ERC is payable. The ERC is calculated at the rate applicable for the year in which the repayment or transfer occurs and is based on the amount repaid or transferred.

For example: £100,000 is transferred on a 1.94% fixed rate product until 31/01/25. If you decide to repay this mortgage in full before 31/01/24, and the balance outstanding on the day of redemption is £98,000, the ERC will be  $2.5\% \times £98,000 = £2,450$ . If you decide to repay this mortgage in full before 31/01/25 but after 31/01/24 and the balance outstanding on the day of redemption is £98,000, the ERC will be  $1.5\% \times £98,000 = £1,470$

The exception to this is that in any calendar year that Early Repayment Charges apply, you may repay up to 10% of the mortgage balance outstanding on 1 January that year without charge. Any amount repaid over the 10% limit will incur an Early Repayment Charge on the excess amount.

For example: If £25,000 is outstanding on 1 January after completion of your Additional Loan or Product Transfer you can repay up to £2,500 (10%) in the same calendar year without incurring an ERC. If you decide to repay more than this amount eg. £6,000 or transfer to our SVR, you will incur an ERC of the specified percentage on £3,500 as this is the amount in excess of the 10% limit.

In the event of your product start date being part way through a calendar year, you will be entitled to overpay 10%

of your opening product balance until the end of the calendar year.

If you choose to repay any more than this 10%, you will incur an ERC.

**Early Repayment Charge (ERC) for products with 50% overpayments**

In the event of part or full repayment or transfer to an alternative product or our Standard Variable Rate, before the end of the ERC period, an ERC is payable. The ERC is calculated at the rate applicable for the year in which the repayment or transfer occurs and is based on the amount repaid or transferred.

For example: £100,000 is transferred on a 2.04% fixed rate product until 31/01/25. If you decide to repay this mortgage in full before 31/01/24 and the balance outstanding on the day of redemption is £98,000, the ERC will be  $2.5\% \times £98,000 = £2,450$ . If you decide to repay this mortgage in full before 31/01/25 but after 31/01/24, and the balance outstanding on the day of redemption is £98,000, the ERC will be  $1.5\% \times £98,000 = £1,470$ .

The exception to this is that in any calendar year that Early Repayment Charges apply, you may repay up to 50% of the mortgage balance outstanding on 31 March that year without charge. Any amount repaid over the 50% limit will incur an Early Repayment Charge on the excess amount.

For example: If £25,000 is outstanding on 31 March after completion of your Additional Loan or Product Transfer you can repay up to £12,500 (50%) in the same calendar year without incurring an ERC. If you decide to repay more than this amount eg. £15,000 or transfer to our SVR, you will incur an ERC of the specified percentage on £2,500 as this is the amount in excess of the 50% limit.

In the event of your product start date being part way through a calendar year, you will still be entitled to overpay 50% of your opening product balance until the end of the calendar year.

If you choose to repay any more than this 50%, you will incur an ERC.

**Existing Borrower Transfer Offer and Acceptance**

Once you've requested a transfer offer, subject to you meeting our eligibility criteria, a formal mortgage product transfer offer will be issued.

If you do not receive an offer in the post within 7 days of requesting the offer, please contact us.

A signed acceptance of the product transfer offer must be received by us within 14 days of the date of the offer.

Upon receipt of the signed acceptance we will write to you to confirm it has been received and following completion of the transfer we will write to you again to advise you of your new payment. However, if we are able to complete the transfer without waiting for your existing product to end then we will only write to you to advise you of your new payment once we have completed the transfer.

If you do not hear from us within 10 days of returning your acceptance, please contact us.

A product transfer is subject to the terms and conditions of any product transfer offer which may be issued. Those terms and conditions take precedence over information contained in this guide or any other information given to you.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

**IMPORTANT INFORMATION****Additional Loans**

To qualify for one of our Additional Loans, in addition to meeting our lending criteria, the purpose of the loan must be acceptable to us. An acceptable purpose would be:

- Home Improvements or repairs
- Capital Raising (for non-business purposes)
- Purchase of land, adjoining land or holiday home
- Transfer of Equity
- Purchase of freehold or purchase of share in freehold interest
- Extension of lease.

**Additional Loan Offer, Acceptance and Completion**

To qualify for one of our Additional Loans, any Additional Loan offer that we may make has to be issued within three months of the date of your application, and your Additional Loan must be completed within six months of the date of the Additional Loan offer.

An Additional Loan is subject to the mortgage conditions and mortgage loan terms (in the case of the Offset account, the Offset terms). These terms and conditions take precedence over information contained in this guide or any other information given to you. Please refer to any Additional Loan offer which may be issued for full details.

**Release of Funds for Additional Loans**

Please note that a Funds Transfer Fee of £35 will be payable for the release of Additional Loan Funds electronically so that you (or the legal adviser if appropriate) receive the funds the same day. This fee will be deducted from your mortgage advance. Alternative methods of releasing the funds are available (BACS or Internal Transfer) which do not incur a charge. Further details of this fee will be included in your mortgage offer.

Where the total debt including the Additional Loan is below 85% of the current value of the property (i.e. before any work is carried out), the money can be released as soon as your loan is approved.

**Other Fees**

A Redemption Administration Fee or Mortgage Fee is payable should you redeem your mortgage in full. Please refer to your original mortgage offer or latest Existing Borrower Transfer offer for the amount of fee applicable to you.

**Cashback**

Where cashback is provided, this will be paid directly to your bank account where the direct debit is paid from, this will be automatically paid on completion. If you do not pay your mortgage by direct debit we will be in touch with you to arrange the cashback payment.

**IMPORTANT INFORMATION SPECIFIC TO OFFSET MORTGAGE PRODUCTS**
**Information relevant to all Offset Mortgages**

Your existing mortgage and Additional Loan amount must be taken on Offset products only. Offset and non-Offset products cannot be mixed.

You do not earn any interest on an Offset savings account(s). However, by linking savings to your mortgage, you only pay interest on the difference between your Offset mortgage balance and Offset savings balance(s). The money in your Offset savings account(s) therefore benefits from the equivalent of the interest rate charged on your Offset mortgage.

The equivalent savings interest rates shown below are based on the current interest rate of the mortgage product so where this rate is variable or reverts to a variable rate after an initial fixed rate period, the benefit you get from your savings will change at the same time.

The example below assumes that basic and higher rate tax payers do not pay tax on their savings and that additional rate taxpayers pay 45% tax on savings interest and are based on current HM Revenue and Customs rules which are subject to change.

Customer usage of any applicable Personal Savings Allowance is not included within these calculations.

Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future.

Your existing mortgage and Additional Loan amount must be taken on Offset products only. Offset and non-Offset products cannot be mixed. Please contact us if you would like further information about our Offset savings accounts.

Offset Savings accounts will be provided by Yorkshire Building Society.

**Early Repayment Charge (ERC) for Offset Accounts**

If a product is repaid in full or transferred (in full or in part), before the end of the ERC period, an ERC is payable. However, part repayments (monthly or lump sum) of any amount are allowed without charge. The ERC is calculated at the rate applicable for the year in which the repayment or transfer occurs. The ERC is based on the original transfer amount and so disregards any payments (including usual monthly payments) you make which may have reduced the total amount transferred.

For example, with a Product Transfer: £100,000 is transferred on a 2.24% fixed rate product until 31/01/25. If you decide to repay this mortgage in full before 31/01/24 the ERC will be 2.5% x £100,000 = £2,500. If you decide to repay this mortgage in full before 31/01/25 but after 31/01/24, the ERC will be 1.5% x £100,000 = £1,500.

**EQUIVALENT SAVINGS INTEREST RATES FOR CURRENT OFFSET PRODUCTS**

Offset Product Rate	Product Type	Zero Rate Tax-payer	Basic Rate Tax-payer	Higher Rate Tax Payer	Additional Rate Tax Payer
1.64%	Fixed	1.64%	1.64%	1.64%	2.73%
1.68%	Fixed	1.68%	1.68%	1.68%	2.80%
1.87%	Fixed	1.87%	1.87%	1.87%	3.12%
1.96%	Fixed	1.96%	1.96%	1.96%	3.27%
2.02%	Fixed	2.02%	2.02%	2.02%	3.37%
2.05%	Fixed	2.05%	2.05%	2.05%	3.42%
2.16%	Fixed	2.16%	2.16%	2.16%	3.60%
2.19%	Fixed	2.19%	2.19%	2.19%	3.65%
2.20%	Fixed	2.20%	2.20%	2.20%	3.67%
2.23%	Fixed	2.23%	2.23%	2.23%	3.72%
2.35%	Fixed	2.35%	2.35%	2.35%	3.92%
2.52%	Fixed	2.52%	2.52%	2.52%	4.20%
2.55%	Fixed	2.55%	2.55%	2.55%	4.25%

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

**IMPORTANT INFORMATION**
**Information relevant to all Offset Mortgages**
**SUMMARY BOX**

Account Name	Offset Savings						
What is the interest rate?	No interest is paid on this account <table border="1" style="margin: 10px auto;"> <thead> <tr> <th colspan="2">Annual Interest</th> </tr> <tr> <th>Gross p.a.</th> <th>AER*</th> </tr> </thead> <tbody> <tr> <td>0.00%</td> <td>0.00%</td> </tr> </tbody> </table> Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future. * AER stands for the Annual Equivalent Rate and shows you what the interest rate would be if interest was paid and added each year. This will enable you to compare more easily the return you can expect from your savings over time.	Annual Interest		Gross p.a.	AER*	0.00%	0.00%
Annual Interest							
Gross p.a.	AER*						
0.00%	0.00%						
Can Accord Mortgages change the interest rate?	Not applicable for this account.						
What would be the estimated balance after 12 months based on a £1,000 deposit?	Not applicable for this account. The balance in this account will be offset against the balance of your Accord Offset mortgage for the purposes of calculating interest on your mortgage.						
How do I open and manage my account?	Eligibility: The Offset Savings account is only available in conjunction with an Accord Offset mortgage. Account management: The account can be managed online. The minimum balance is £zero. The maximum balance is 100% of your offset mortgage balance. Please note however that if your savings balance exceeds your Offset Mortgage balance, you will not receive any benefit from or be paid interest on the surplus.						
Can I withdraw money?	Withdrawals: The Offset Savings allows instant withdrawals, subject to daily limits without loss of interest. Please contact us for more details. Maturity: After repayment of the balance of the Accord Offset mortgage, it is your responsibility to withdraw any balance in the Offset Savings Account and close the account.						

**Our printed material is available in alternative formats e.g. large print, Braille or audio. Please call us on 0345 1200 872.**

Applications subject to standard lending criteria and all loans subject to status.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

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**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**