

### Reliance Bank Remortgages, Unencumbered & Mortgage Free Properties only

The maximum Reliance Bank will lend against a Remortgage, an unencumbered or mortgage free property is 85% Loan To Value (LTV).

Every case is subject to affordability and underwriting assessment.

Reliance Bank's Mortgage Rate Table is based on our level of service which is Execution Only. Reliance Bank Ltd do not provide advice on mortgages.



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

#### 2 Year Fixed - until 31/01/2023

| LTV        | Initial Rate | This reverts to                | Product fee | Early repayment charge                   | Loan size (inc all fees)                            | APRC%* | Product No |
|------------|--------------|--------------------------------|-------------|--|---|--------|------------|
| Up to 60%  | 1.70%        | Home mortgage variable rate 4% | £995        | 3% until 31/1/2022<br>2% until 31/1/2023 | Minimum loan amount <b>£50,000 up to £1 million</b> | 3.6%   | K8e        |
|            | 2.10%        |                                | £0          |  |   | 3.7%   | K9c        |
| 60% to 75% | 1.70%        | Home mortgage variable rate 4% | £995        |  | Minimum loan amount <b>£50,000 up to £750,000</b>   | 3.6%   | K8f        |
|            | 2.10%        |                                | £0          |  |   | 3.7%   | K9d        |
| 75% to 85% | No Product   | No Current Product             | NA          |  | NA  | NA     | NA         |
|            | No Product   |                                | NA          |  |   | NA     | NA         |

#### 5 Year Fixed - until 31/01/2026

| LTV        | Initial Rate | This reverts to                | Product fee | Early repayment charge   | Loan size (inc all fees)                            | APRC%* | Product No |
|------------|--------------|--------------------------------|-------------|--|---|--------|------------|
| Up to 60%  | 1.85%        | Home mortgage variable rate 4% | £995        | 5% until 31/1/2022<br>4% until 31/1/2023<br>3% until 31/1/2024<br>2% until 31/1/2025<br>1% until 31/1/2026 | Minimum loan amount <b>£50,000 up to £1 million</b> | 3.2%   | K1f        |
|            | 2.10%        |                                | £0          |  |   | 3.3%   | K2d        |
| 60% to 75% | 1.85%        | Home mortgage variable rate 4% | £995        |  | Minimum loan amount <b>£50,000 up to £750,000</b>   | 3.2%   | K1g        |
|            | 2.10%        |                                | £0          |  |   | 3.3%   | K2e        |
| 75% to 85% | No Product   | No Current Product             | NA          |  | NA  | NA     | NA         |
|            | No Product   |                                | NA          |  |   | NA     | NA         |

\*APRC% is for illustrative purposes. The APRC (Annual Percentage Rate of Charge) is the total cost of the credit to the consumer, expressed as an annual percentage.

The APRC (previously known as APR until recent regulatory changes) is the official cost for comparison. It's calculated using the average cost per year, including fees associated with the mortgage. However, it assumes you keep the mortgage for the entire term rather than just the initial deal period, and that the interest rate charged never changes.

All applications are subject to status and our lending criteria. This means that the amount we will lend you will depend on your individual circumstances, the type of property and the amount you borrow. For example, we may require a higher deposit if you are buying a flat or a new build property.

Reliance Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Reliance Bank Limited, Faith House, 23 – 24 Lovat Lane, London EC3R 8EB. Telephone: 0207 398 5400.

