



Bath Building Society

Product Name	The overall cost for comparison is:	Rate Structure based on our current Standard Variable Rate	Daily/ Annual	Variable/ Fixed	Incentives	Availability	Flexibility	Fees	Early Repayment Charge	Portability
3 year Residential Fixed Rate 4.99% RAF011	5.4% APR	4.99% for 3 years, 5.10% thereafter	Annual	Fixed		Purchase 80% LTV Remortgage 80% LTV Minimum loan £25,001	Overpayments up to 10% of the capital balance as at the 01/01	Arrangement Fee 0.5% of advance - minimum £699 Administration Fee £100 Valuation Fee (scale) Telegraphic Transfer Fee £25	During first 3 years - 5% of the capital repayment plus closing administration fee, currently £150	Yes
3 year Residential 1.26% Discount RAD102	5.1% APR	3.84% for 3 years, 5.10% thereafter	Annual	Variable		Purchase 75% LTV Remortgage 75% LTV Minimum loan £25,001	Overpayments up to 10% of the capital balance as at the 01/01	Arrangement Fee 0.75% of advance - minimum £699 Administration Fee £100 Valuation Fee (scale) Telegraphic Transfer Fee £25	During first 3 years - 5% of the capital repayment plus closing administration fee, currently £150	Yes
3 year Residential 0.76% Discount RAD110	5.2% APR	4.34% for 3 years, 5.10% thereafter	Annual	Variable		Purchase 80% LTV Remortgage 80% LTV Minimum loan £25,001	Overpayments up to 10% of the capital balance as at the 01/01	Arrangement Fee 0.4% of advance - minimum £699 Administration Fee £100 Valuation Fee (scale) Telegraphic Transfer Fee £25	During first 3 years - 5% of the capital repayment plus closing administration fee, currently £150	Yes
3 year Residential 0.36% Discount RDD038	5.2% APR	4.74% for 3 years, 5.10% thereafter	Daily	Variable		Purchase 80% LTV Remortgage 80% LTV Minimum loan £25,001	Overpayments up to 20% of the capital balance as at the 01/01 3 months underpayments or payment holiday allowed each year if certain conditions are met	Arrangement Fee 0.4% of advance - minimum £599 Administration Fee £100 Valuation Fee (scale) Telegraphic Transfer Fee £25	During first 3 years - 5% of the capital repayment plus closing administration fee, currently £150	Yes
3 year Residential 0.26% Discount Remortgage Fees Assisted RAD111	5.4% APR	4.84% for 3 years, 5.10% thereafter	Annual	Variable	Legal Fees up to £335 inc VAT paid if Martin Kaye Solicitors, Telford or Mowbray Woodward Solicitors, Bath used.	Remortgage 80% LTV Minimum loan £25,001	Overpayments up to 10% of the capital balance as at the 01/01	Arrangement Fee 0.4% of advance - minimum £599 Administration Fee £100 Valuation Fee (scale) Telegraphic Transfer Fee £25	During first 3 years - 5% of the capital repayment plus closing administration fee, currently £150	Yes

We have no current plans to withdraw these products but they may be withdrawn without notice. Ask for a personalised Illustration.



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Lending Criteria and Information

Loan Size Minimum £25,001 Maximum £650,000

Property Minimum Property Value £50,000

Term Minimum 5 Years Maximum 40 Years

Age Minimum 21 years, no maximum subject to income in retirement

Repayment Types Repayment, Interest Only.

Income Multiples

The amount we will lend will depend on the value of the property and a calculation based on income and expenditure. As a guide, we will take gross annual income and then apply a deduction for the annual amount paid towards any existing debts. We apply the following multipliers to the amount remaining:

Income after deductions	Sole Borrower	Joint Borrowers
£0 - £15,000	3.5 x	3.5 x higher + 1 x lower or 3 x joint incomes
£15,001 - £25,000	3.75 x	3.75 x higher + 1 x lower or 3.5 x joint incomes
£25,001 - £50,000	4 x	4 x
Over £50,000	4.25 x	4.25 x

These multiples are for guidance only. We will consider increases to these multiples where it can be justified.

Underwriting

We take a flexible approach to underwriting and will consider each application on its merits. We do not credit score. The actual rate and APR for your case will depend upon your circumstances and our assessment of the risk.

Fees include VAT

Property Value – Up to:	Valuation report	Homebuyers report	Property Value – Up to:	Valuation report	Homebuyers report
£80000	£110	£265	£150000	£170	£340
£100000	£120	£285	£175000	£185	£360
£110000	£130	£295	£200000	£205	£390
£120000	£140	£305	£250000	£240	£430
£130000	£150	£315	£300000	£275	£470
£140000	£160	£325	£400000	£310	£510

Contact Details

Please contact Steve Matthews on 01225 475702 or mobile 07919 094050 to discuss your requirements.

Alternatively, e-mail: smatthews@bibs.co.uk

Head Office: 15, Queen Square, Bath, BA1 2HN

Telephone: 01225 475702 Fax: 01225 424590

Website: www.bathbuildingsociety.co.uk Email: mortgages@bibs.co.uk

Bath Investment and Building Society is authorised and regulated by the Financial Services Authority for advising, lending and administering Regulated Mortgage Contracts. Our FSA registration number is 206026. English law applies and we will communicate with you in English. We are participants in the Financial Ombudsman Service. We have a complaints procedure which we will provide on request. Most complaints that we cannot resolve can be referred to the Financial Ombudsman Service.

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**