

The Cambridge Residential Mortgages – new business products

Available for Purchase and Remortgage

Effective from Thursday 29th January

Products	LTV	Rate	Standard Variable Rate	Application Fee	Completion Fee	Early Repayment Charges	Overpayments	Max Loan	Free Valuation	Free Legal Fee
2 Year Fixed Rate Mortgage	80%	4.44%	7.39%	£0	£999	2 / 1%	10%	£2m	✓ Remortgage only	✓ Remortgage only
5 Year Fixed Rate Mortgage	80%	4.89%	7.39%	£0	£999	5/ 4/ 3/ 2/ 1%	10%	£2m	✓ Remortgage only	✓ Remortgage only
2 Year Discounted Variable Rate Mortgage	80%	4.49% (-2.90%)	7.39%	£0	£499	1/ 1%	10%	£2m	✓ Remortgage only	✓ Remortgage only
2 Year Discounted Variable Rate Mortgage – No ERCs	80%	4.74% (-2.65%)	7.39%	£0	£999	N/A	Unlimited	£2m	✓ Remortgage only	✓ Remortgage only
2 Year Fixed Rate Mortgage	90%	4.74%	7.39%	£0	£999	2/ 1%	10%	£750k	✓ Remortgage only	✓ Remortgage only
5 Year Fixed Rate Mortgage	90%	4.99%	7.39%	£0	£999	5/ 4/ 3/ 2/ 1%	10%	£750k	✓ Remortgage only	✓ Remortgage only
2 Year Discounted Variable Rate Mortgage	90%	4.59% (-2.80%)	7.39%	£0	£499	1/ 1%	10%	£750k	✓ Remortgage only	✓ Remortgage only
2 Year Discounted Variable Rate Mortgage – No ERCs	90%	4.99% (-2.40%)	7.39%	£0	£999	N/A	Unlimited	£750k	✓ Remortgage only	✓ Remortgage only
Low Deposit 2 Year Fixed Rate Mortgage	95%	5.09%	7.39%	£0	£499	2/ 1%	10%	£500k	✓	✓ Remortgage only
Low Deposit 5 Year Fixed Rate Mortgage	95%	5.19%	7.39%	£0	£499	5/ 4/ 3/ 2/ 1%	10%	£500k	✓	✓ Remortgage only
Low Deposit 2 Year Discounted Variable Rate Mortgage	95%	4.84% (-2.55%)	7.39%	£0	£299	1/ 1%	10%	£500k	✓	✓ Remortgage only
Low Deposit 2 Year Discounted Variable Rate Mortgage – No ERCs	95%	5.34% (-2.05%)	7.39%	£0	£499	N/A	Unlimited	£500k	✓	✓ Remortgage only
Interest Only 2 Year Fixed Rate Mortgage	70%	4.44%	7.39%	£0	£1,999	2/ 1%	10%	£750k	✓ Remortgage only	✓ Remortgage only
Interest Only 5 Year Fixed Rate Mortgage	70%	4.89%	7.39%	£0	£1,999	5/ 4/ 3/ 2/ 1%	10%	£750k	✓ Remortgage only	✓ Remortgage only

The Cambridge Building Society

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Interest Only 2 Year Discounted Variable Rate Mortgage	70%	4.49% (-2.90%)	7.39%	£0	£999	1/ 1%	10%	£750k	✓ Remortgage only	✓ Remortgage only
Interest Only 2 Year Discounted Variable Rate Mortgage – No ERCs	70%	4.74% (-2.65%)	7.39%	£0	£1,999	N/A	Unlimited	£750k	✓ Remortgage only	✓ Remortgage only
Shared Ownership 2 Year Fixed Rate Mortgage	90%	4.84%	7.39%	£0	£499	2/ 1%	10%	£400k	✓	✗
Shared Ownership 5 Year Fixed Rate Mortgage	90%	5.09%	7.39%	£0	£499	5/ 4/ 3/ 2/ 1%	10%	£400k	✓	✗
Shared Ownership 2 Year Discounted Variable Rate Mortgage	90%	4.59% (-2.80%)	7.39%	£0	£299	1/ 1%	10%	£400k	✓	✗
Shared Ownership 2 Year Fixed Rate Mortgage	95%	5.09%	7.39%	£0	£499	2/ 1%	10%	£400k	✓	✗
Shared Ownership 5 Year Fixed Rate Mortgage	95%	5.19%	7.39%	£0	£499	5/ 4/ 3/ 2/ 1%	10%	£400k	✓	✗
Shared Ownership 2 Year Discounted Variable Rate Mortgage	95%	5.09% (-2.30%)	7.39%	£0	£499	N/A	Unlimited	£400k	✓	✗
Shared Ownership 2 Year Discounted Variable Rate Mortgage	95%	4.84% (-2.55%)	7.39%	£0	£299	1/ 1%	10%	£400k	✓	✗
Right to Buy 2 Year Fixed Rate Mortgage – Purchase Only	80%	5.09%	7.39%	£0	£499	2/ 1%	10%	£2m	✓	✗
Right to Buy 5 Year Fixed Rate Mortgage – Purchase Only	80%	5.19%	7.39%	£0	£499	5/ 4/ 3/ 2/ 1%	10%	£2m	✓	✗
Right to Buy 2 Year Discounted Variable Rate – Purchase Only	80%	4.84% (-2.55%)	7.39%	£0	£299	1/ 1%	10%	£2m	✓	✗
Right to Buy 2 Year Discounted Variable Rate – Purchase Only	80%	5.34% (-2.05%)	7.39%	£0	£499	N/A	Unlimited	£2m	✓	✗

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Products	LTV	Rate	Standard Variable Rate	Application Fee	Completion Fee	Early Repayment Charges	Overpayments	Max Loan	Free Valuation	Free Legal Fee
Help to Buy 2 Year Fixed Rate Mortgage – Remortgage Only	75%	5.54%	7.39%	£0	£499	2/ 1%	10%	£450k	✓	✗
Help to Buy 2 Year Discounted Variable Rate Mortgage – Remortgage Only	75%	4.84% (-2.55%)	7.39%	£0	£299	1/ 1%	10%	£450k	✓	✗
Credit Assist Extra 2 Year Fixed Rate Mortgage	70%	5.99%	7.39%	£0	£999	2/ 1%	10%	£400k	✓ Remortgage only	✓ Remortgage only
Credit Assist Extra 3 Year Discounted Variable Rate Mortgage	70%	5.94% (-1.45%)	7.39%	£0	£999	N/A	Unlimited	£400k	✓ Remortgage only	✓ Remortgage only
Credit Assist 2 Year Fixed Rate Mortgage	85%	5.74%	7.39%	£0	£999	2/ 1%	10%	£400k	✓ Remortgage only	✓ Remortgage only
Credit Assist 3 Year Discounted Variable Rate Mortgage	85%	5.34% (-2.05%)	7.39%	£0	£999	N/A	Unlimited	£400k	✓ Remortgage only	✓ Remortgage only
Retirement Interest Only Variable Rate Mortgage	55%	5.19%	N/A	£0	£500	N/A	Unlimited	£750k	✓ Remortgage only	✓ Remortgage only
Retirement Interest Only 2 Year Fixed Rate Mortgage	55%	5.18%	5.19%	£0	£999	2/ 1%	10%	£750k	✓ Remortgage only	✓ Remortgage only
Retirement Interest Only 5 Year Fixed Rate Mortgage	55%	5.48%	5.19%	£0	£999	5/ 4/ 3/ 2/ 1%	10%	£750k	✓ Remortgage only	✓ Remortgage only

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The Cambridge Residential Mortgages – existing customer products

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Products	LTV	Rate	Standard Variable Rate	Product Switch Fee	Further Advance Fee	Early Repayment Charges	Overpayments	Max Loan	Free Valuation	Free Legal Fee
2 Year Fixed Rate Mortgage	80%	4.44%	7.39%	£0	£400	2 / 1%	10%	£2m	×	×
5 Year Fixed Rate Mortgage	80%	4.89%	7.39%	£0	£400	5/ 4/ 3/ 2/ 1%	10%	£2m	×	×
2 Year Discounted Variable Rate Mortgage	80%	4.49% (-2.90%)	7.39%	£0	£0	1/ 1%	10%	£2m	×	×
2 Year Discounted Variable Rate Mortgage – No ERCs	80%	4.74% (-2.65%)	7.39%	£0	£0	N/A	Unlimited	£2m	×	×
2 Year Fixed Rate Mortgage	90%	4.74%	7.39%	£0	£400	2/ 1%	10%	£750k	×	×
5 Year Fixed Rate Mortgage	90%	4.99%	7.39%	£0	£400	5/ 4/ 3/ 2/ 1%	10%	£750k	×	×
2 Year Discounted Variable Rate Mortgage	90%	4.59% (-2.80%)	7.39%	£0	£0	1/ 1%	10%	£750k	×	×
2 Year Discounted Variable Rate Mortgage – No ERCs	90%	4.99% (-2.40%)	7.39%	£0	£0	N/A	Unlimited	£750k	×	×
Low Deposit 2 Year Fixed Rate Mortgage	95%	5.09%	7.39%	£0	N/A	2/ 1%	10%	£500k	×	×
Low Deposit 5 Year Fixed Rate Mortgage	95%	5.19%	7.39%	£0	N/A	5/ 4/ 3/ 2/ 1%	10%	£500k	×	×
Low Deposit 2 Year Discounted Variable Rate Mortgage	95%	4.84% (-2.55%)	7.39%	£0	N/A	1/ 1%	10%	£500k	×	×
Low Deposit 2 Year Discounted Variable Rate Mortgage – No ERCs	95%	5.34% (-2.05%)	7.39%	£0	N/A	N/A	Unlimited	£500k	×	×
Shared Ownership 2 Year Fixed Rate Mortgage	90%	4.84%	7.39%	£0	£200	2/ 1%	10%	£400k	×	×
Shared Ownership 5 Year Fixed Rate Mortgage	90%	5.09%	7.39%	£0	£200	5/ 4/ 3/ 2/ 1%	10%	£400k	×	×

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Shared Ownership 2 Year Discounted Variable Rate Mortgage	90%	4.59% (-2.80%)	7.39%	£0	£0	1/ 1%	10%	£400k	×	×
Shared Ownership 2 Year Fixed Rate Mortgage	95%	5.09%	7.39%	£0	£200	2/ 1%	10%	£400k	×	×
Shared Ownership 5 Year Fixed Rate Mortgage	95%	5.19%	7.39%	£0	£200	5/ 4/ 3/ 2/ 1%	10%	£400k	×	×
Shared Ownership 2 Year Discounted Variable Rate Mortgage	95%	5.09% (-2.30%)	7.39%	£0	£200	N/A	Unlimited	£400k	×	×
Shared Ownership 2 Year Discounted Variable Rate Mortgage	95%	4.84% (-2.55%)	7.39%	£0	£0	1/ 1%	10%	£400k	×	×
Help to Buy 2 Year Fixed Rate Mortgage	75%	5.54%	7.39%	£0	£200	2/ 1%	10%	£450k	×	×
Help to Buy 2 Year Discounted Variable Rate Mortgage	75%	4.84% (-2.55%)	7.39%	£0	£0	1/ 1%	10%	£450k	×	×
Credit Assist Extra 2 Year Fixed Rate Mortgage	70%	5.99%	7.39%	N/A	£400	2/ 1%	10%	£400k	×	×
Credit Assist Extra 3 Year Discounted Variable Rate Mortgage	70%	5.94% (-1.45%)	7.39%	N/A	£400	N/A	Unlimited	£400k	×	×
Credit Assist 2 Year Fixed Rate Mortgage	85%	5.74%	7.39%	N/A	£400	2/ 1%	10%	£400k	×	×
Credit Assist 3 Year Discounted Variable Rate Mortgage	85%	5.34% (-2.05%)	7.39%	N/A	£400	N/A	Unlimited	£400k	×	×
Retirement Interest Only Variable Rate Mortgage	55%	5.19%	N/A	£0	£0	N/A	Unlimited	£750k	×	×
Retirement Interest Only 2 Year Fixed Rate Mortgage	55%	5.18%	5.19%	£0	£400	2/ 1%	10%	£750k	×	×
Retirement Interest Only 5 Year Fixed Rate Mortgage	55%	5.48%	5.19%	£0	£400	5/ 4/ 3/ 2/ 1%	10%	£750k	×	×

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