

# Lifetime Mortgages

## Interest Rates

This is not a consumer advertisement. It is intended for professional advisers only.

The tables below outline our product interest rates, as at 1 December 2018.

### Variable rates

Lite LTV LTVs starting from 15%	Rate AER	Rate MER	Collar MER	Cap MER
Interest Roll-up with Voluntary Payment option	4.80%*	4.70%*	2.30%	7.30%
Interest Payment	4.80%*	4.70%*	2.30%	7.30%

Standard LTV LTVs starting from 20%	Rate AER	Rate MER	Collar MER	Cap MER
Interest Roll-up with Voluntary Payment option	5.22%*	5.10%*	2.70%	7.70%
Interest Payment	5.22%*	5.10%*	2.70%	7.70%

\* Rate payable = Collar + 2.4% CPI (as at September 2018).

Please note, you will be notified of any future rate changes. Please ensure you obtain an up to date KFI for your customer.

### Fixed rates

Lite LTV LTVs starting from 15%	Rate AER	Rate MER	Standard LTV LTVs starting from 20%	Rate AER	Rate MER
Interest Roll-up with Voluntary Payment option	4.43%	4.34%	Interest Roll-up with Voluntary Payment option	4.90%	4.79%
Interest Payment	4.43%	4.34%	Interest Payment	4.90%	4.79%

### 2-year Fixed rates (fixed until 30 November 2021)

Lite LTV LTVs starting from 15%	Rate AER	Rate MER	Collar MER	Cap MER
Interest Roll-up with Voluntary Payment option	3.61%	3.55%	2.30%	7.30%
Interest Payment	3.61%	3.55%	2.30%	7.30%

Standard LTV LTVs starting from 20%	Rate AER	Rate MER	Collar MER	Cap MER
Interest Roll-up with Voluntary Payment option	4.28%	4.20%	2.70%	7.70%
Interest Payment	4.28%	4.20%	2.70%	7.70%

Note: The OneFamily 2-year Fixed Rate mortgage offers customers a fixed interest rate until 30 November 2021. The product will then automatically revert to a variable rate, based on the CPI. Rate payable = Collar + CPI.

To understand the products and features of our  
lifetime mortgages please go to [onefamilyadviser.com](http://onefamilyadviser.com)