

Lifetime Mortgages Interest Rates

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

The tables below outline our current product interest rates, as at **9 December 2020**.

Fixed rates

Super LTV - starting from 40%*	Rate AER	Rate MER
Interest Roll-up with Voluntary Payment option	6.47%	6.29%

*Only available for properties in England & Wales.

Lite LTV - starting from 13.5%	Rate AER	Rate MER
Interest Roll-up with Voluntary Payment option	4.43%	4.34%
Interest Payment	4.43%	4.34%

Standard LTV - starting from 17%	Rate AER	Rate MER
Interest Roll-up with Voluntary Payment option	4.90%	4.79%
Interest Payment	4.90%	4.79%

Variable rates

Lite LTV - starting from 13.5%	Rate AER	Rate MER	Collar MER	Cap MER
Interest Roll-up with Voluntary Payment option	2.84%**	2.80%**	2.30%	7.30%
Interest Payment	2.84%**	2.80%**	2.30%	7.30%

Standard LTV - starting from 17.5%	Rate AER	Rate MER	Collar MER	Cap MER
Interest Roll-up with Voluntary Payment option	3.25%**	3.20%**	2.70%	7.70%
Interest Payment	3.25%**	3.20%**	2.70%	7.70%

**Rate payable = Collar + 0.5% CPI (as at September 2020).

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

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Lifetime Mortgages please go to onefamilyadviser.com