

Key Relationship Product Range - Monday 23rd April 2012

Product Code	Product Description	Initial Rate	Maturity Date	Rate After Maturity	Early Repayment Charge (ERC)	Annual Percentage Rate (APR)	Loan To Value (LTV)	Reservation Fee	Completion Fee	Minimum loan amount	Maximum Loan amount	Free Legal Fees or £300 Cashback in Scotland & N.Ireland	£300 Cashback on House Purchases	Free Standard Valuation up to £500,000	
Fixed Rates															
IEFX087	2 Year Fixed Rate	3.89%	30.06.2014	SVR Currently 5.99%	3% of amount repaid	5.9%	80%	£195	£800+	£10,000	£500,000*	N	N	N	House Purchase & Remortgage
IEFX090	2 Year Fixed Rate	4.29%	30.06.2014	SVR Currently 5.99%	3% of amount repaid	5.9%	80%	£0	£0	£10,000	£500,000*	N	N	N	House Purchase & Remortgage
IEFX089	2 Year Fixed Rate	4.45%	30.06.2014	SVR Currently 5.99%	3% of amount repaid	5.9%	80%	£0	£0	£10,000	£500,000*	N	Y	Y	House Purchase Only
IEFX088	2 Year Fixed Rate	4.45%	30.06.2014	SVR Currently 5.99%	3% of amount repaid	5.9%	80%	£0	£0	£10,000	£500,000*	Y	N	Y	Remortgage Only
IEFX085	3 Year Fixed Rate	3.95%	30.06.2015	SVR Currently 5.99%	3% of amount repaid	5.7%	80%	£195	£495+	£10,000	£500,000*	N	N	N	House Purchase & Remortgage
IEFX086	5 Year Fixed Rate	4.45%	30.06.2017	SVR Currently 5.99%	5,4,3,2,1% of amount repaid	5.6%	80%	£195	£495+	£10,000	£500,000*	N	N	N	House Purchase & Remortgage
Discounted Rates															
IEDS011	2 Year Discounted Rate	3.99%	30.06.2014	SVR Currently 5.99%	3% of amount repaid	5.8%	80%	£195	£299+	£10,000	£500,000*	N	N	N	House Purchase & Remortgage
Base Rate Tracker															
IEBT009	Switch & Fix 2 Year Base Rate Tracker	3.99%	30.06.2014	SVR Currently 5.99%	3% of amount repaid	5.8%	80%	£195	£299+	£10,000	£500,000*	N	N	N	House Purchase & Remortgage
Standard Variable Rate															
VAR1903	Standard Variable Rate	5.99%	N/A	N/A	N/A	6.3%	80%	N/A	N/A	£10,000	£500,000	N	N	N	House Purchase & Remortgage
Self Build Products															
SELF001/002	2 Year Fixed Rate	4.99%	31.07.2014	SVR Currently 5.99%	3% of amount repaid	6.2%	80%	£195	£995+	£50,000	£500,000	N	N	N	Self Build Only
SELF003/004	Lifetime Discounted Rate	5.19%	31.07.2014	N/a	2%,1% of amount repaid	6.2%	80%	£195	£995+	£50,000	£500,000	N	N	N	Self Build Only

Notes

+ Completion fees may be added to the loan provided the max LTV is not exceeded
 * Loans are restricted to £350,000 where the LTV exceeds 75%

