

FURNESS BUILDING SOCIETY INTERMEDIARY MORTGAGE PRODUCTS AVAILABLE

Initial Rate	Revert Rate (MVR)	Maximum LTV	Fees	Tie In period	Early Repayment Charge	Maximum Loan Size	Incentives	APR	Product Code
Fixed rates for Purchases & Remortgages									
2.69% Fixed for 2 years	5.29%	90%	£1250 fee	2 years	2% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.10%	9FIX2
1.98% Fixed for 3 years (Online Exclusive)	5.29%	80%	£999	3 years	3% in the first year then tiered**	£500K	Free valuations for Remortgages Free Legals for Remortgages*	4.70%	012FIX
1.99% Fixed for 3 years	5.29%	70%	£1,999	3 years	3% in the first year then tiered**	£750K	Free Valuation for Remortgages Free Legals for Remortgages*	4.80%	003FIX
2.98% Fixed for 3 years	5.29%	90%	£999	3 years	3% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.00%	009FIX
2.18% Fixed for 5 years	5.29%	80%	£999	5 years	5% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	4.50%	004FIX
2.98% Fixed for 5 years	5.29%	90%	£999	5 years	5% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	4.70%	010FIX
Discount for Purchases & Remortgages									
1.30% Variable for 2 Years, MVR with a discount of 3.99%	5.29%	80%	£999 Fee	2 years	2% in the first year then tiered**	£300K	Free Valuation for Remortgages Free Legals for Remortgages*	4.90%	DS285

1.40% Variable for 2 Years, MVR with a discount of 3.89%	5.29%	70%	£1499 Fee	2 years	2% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	4.90%	DS278
1.59% Variable for 2 Years, MVR with a discount of 3.70%	5.29%	70%	£1499 Fee	2 years	2% in the first year then tiered**	£750K	Free Valuation for Remortgages Free Legals for Remortgages*	4.90%	DS282
1.99% Variable for 2 Years, MVR with a discount of 3.30%	5.29%	80%	£499 fee	2 years	2% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.00%	DS276
1.99% Variable for 2 Years, MVR with a discount of 3.30%	5.29%	80%	£1,499 fee	N/A	ERC FREE	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.00%	DS286
1.99% Variable for 2 Years, MVR with a discount of 3.30%	5.29%	90%	£1499 Fee	2 years	2% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.10%	DS279
2.99% Variable for 2 Years, MVR with a discount of 2.30%	5.29%	95%	No Fee	2 years	2% in the first year then tiered**	£300k	Free Valuation for Remortgages Free Legals for Remortgages*	5.10%	DS288
Unregulated Buy To Let Products for Purchases & Remortgages									
2.65% Variable for 2 Years, MVR with a discount of 2.64%	5.29%	60% (including fee)	£995 Fee (Added up to max LTV)	2 years	2% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.10%	LET104
2.65% Variable for 2 Years, MVR with a discount of 2.64%	5.29%	60% (including fee)	£1,995 Fee (Added up to max LTV)	2 years	2% in the first year then tiered**	£750K	Free Valuation for Remortgages Free Legals for Remortgages*	5.10%	LET101
2.73% Variable for 2 Years, MVR with a discount of 2.56%	5.29%	75% (including fee)	£1,249 Fee (Added up to max LTV)	2 years	2% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.10%	LET109

2.99% Fixed for 3 years	5.29%	75% (including fee)	£1,495	3 years	3% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.20%	FBTL01
3.20% Fixed for 5 years	5.29%	75% (including fee)	£1,495	5 years	5% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	4.80%	FBTL02
Regulated Buy To Let Products for Purchases & Remortgages									
3.15% Variable for 2 Years, MVR with a discount of 2.14%	5.29%	60% (including fee)	£995 Fee (Added up to max LTV)	2 years	2% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.20%	LET105
3.15% Variable for 2 Years, MVR with a discount of 2.14%	5.29%	60% (including fee)	£1,995 Fee (Added up to max LTV)	2 years	2% in the first year then tiered**	£750K	Free Valuation for Remortgages Free Legals for Remortgages*	5.20%	LET102
3.40% Variable for 2 Years, MVR with a discount of 1.89%	5.29%	75% (including fee)	£995 Fee (Added up to max LTV)	2 years	2% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.20%	LET110
3.75% Fixed for 5 years	5.29%	75% (including fee)	£1,495	5 years	5% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.20%	FBTL03
Consumer Buy to Let Products for Purchases & Remortgages									
2.85% Variable for 2 Years, MVR with a discount of 2.44%	5.29%	60% (including fee)	£995 Fee (Added up to max LTV)	2 years	2% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.10%	CBTL5
2.85% Variable for 2 Years, MVR with a discount of 2.44%	5.29%	60% (including fee)	£1,995 Fee (Added up to max LTV)	2 years	2% in the first year then tiered**	£750K	Free Valuation for Remortgages Free Legals for Remortgages*	5.10%	CBTL4
3.14% Variable for 2 Years, MVR with a discount of 2.15%	5.29%	75% (including fee)	£995 Fee (Added up to max LTV)	2 years	2% in the first year then tiered**	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.20%	CBTL3
Holiday Let Products for Purchases & Remortgages									

3.10% Variable for 2 Years, MVR with a discount of 2.19%	5.29%	60% (including fee)	£995 Fee (Added up to max LTV)	N/A	ERC FREE	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.20%	LET95
3.10% Variable for 2 Years, MVR with a discount of 2.19%	5.29%	60% (including fee)	£1,995 Fee (Added up to max LTV)	2 years	2% in the first year then tiered**	£750k	Free Valuation for Remortgages Free Legals for Remortgages*	5.30%	LET103
3.80% Variable for 2 Years, MVR with a discount of 1.49%	5.29%	70% (including fee)	£995 Fee (Added up to max LTV)	2 years	2% in the first year then tiered**	£500k	Free Valuation for Remortgages Free Legals for Remortgages*	5.30%	LET106
4.64% Variable for 2 Years, MVR with a discount of 0.65%	5.29%	75% (including fee)	£995 Fee (Added up to max LTV)	N/A	ERC FREE	£500K	Free Valuation for Remortgages Free Legals for Remortgages*	5.40%	LET98

Short Term Lending Products - Maximum term of 2 years & Maximum loan size of £500,000

4.74% Variable for 2 Years, MVR with a discount of 0.55%	N/A	60% (including fee)	£1,499 Fee (Added up to max LTV)	N/A	ERC FREE	£500K	N/A	6.00%	BFR05
5.54% Variable for 2 Years, MVR plus 0.25%	N/A	60% (including fee)	£499 Fee (Added up to max LTV)	N/A	ERC FREE	£500K	N/A	6.20%	BFR06

* Remortgage deals have free valuation to £500,000 (£335) Free legals are only available in England & Wales where a standard remortgage is taking place. Scottish cases we will contribute £150 towards legal fees. A maximum LTV of 75% is applicable for Scottish Applications.

** Please note that ERCs on products are Tiered. For example a 5 year product will have a 5% ERC in its first year, 4% ERC in its second year, 3% ERC in the third year, 2% in its fourth year and a 1% ERC in its fifth year.

Representative Example

A mortgage of £120,000 payable over 25 years initially on a discounted rate for 2 years at 1.40% and then on our Mortgage Variable Rate (MVR) of 5.29% (variable) for the remaining 23 years would require 24 monthly payments of £141.22 and 276 monthly payments of £533.60. The total amount payable would be £272,071.88 made up of the loan amount plus interest (£270,662.88) an Application fee of £999.00, a CHAPS Fee of £20.00, a Valuation fee of £170.00, a Legal fee of £105.00, an Insurance Rearrangement fee of £25.00, and a Mortgage Discharge Fee of £90.00.

The overall cost for comparison is 5.00% APR representative.

Please note the example above is for a house purchase on an interest only basis.

Key Contact Information

For new business enquiries please contact our Intermediary Team

Stephen Breen	Cumbria, North Lancashire & North East England	07764 464595	stephen.breen@furness-bs.co.uk
Tina Bowles	Cheshire, Liverpool, Manchester & North Wales	07712 815998	tina.bowles@furness-bs.co.uk
Phil Lawford	Staffordshire, Midlands & Wales	07712 815999	philip.lawford@furness-bs.co.uk

Furness Direct

0845 194 8669

furness.direct@furness-bs.co.uk

New Applications should be submitted to: Furness Direct, 51-55 DUKE STREET, BARROW IN FURNESS, CUMBRIA, LA14 1RT

www.furnessbs.co.uk/intermediaries

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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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