

# A mortgage service you can depend on

Hinckley & Rugby Building Society recognises that choosing the right mortgage may be difficult, but we have always tried to make our products straightforward and easy to understand so that you can select the product best suited to your needs.

If you like to be known by your name rather than a number we think you will enjoy the service you receive from us.

Whether you decide to deal with us in person in one of our inviting modern and bright branches, by telephone or even by post, the service you receive will be the same – personal, professional and informed.

We have friendly, efficient, well trained staff who are always happy to help.

If you apply for a mortgage, you will deal with one of our team based at our Principal Office in Hinckley.

They will get to know you and your circumstances and

will personally help you throughout the process, because we know that is what you expect and deserve.

What's more, we don't leave it to machines to answer our phones. You will not be asked to press buttons to direct you to where you need to be; we prefer to talk to you from the moment you call.

It's our refreshing approach to customer service and easy to understand products and services that help us build and maintain life-long relationships and continually receive positive feedback from our questionnaires.

Please note that you must be at least 21 to be able to apply for a Hinckley & Rugby mortgage and all mortgages will be subject to status and an assessment of the property.

Please also see our separate guide to the Standard Features of Hinckley & Rugby Building Society's range of Residential Mortgages.

## CONTACT US:

CALL FREE TO DISCUSS YOUR REQUIREMENTS ON  
0800 434 6343<sup>†</sup>

FOR MORE INFORMATION ABOUT HINCKLEY & RUGBY MORTGAGE SCHEMES AND OTHER PRODUCTS AVAILABLE PLEASE VISIT  
[hrbs.co.uk](http://hrbs.co.uk)

EMAIL US DIRECT ON  
[mortgage@hrbs.co.uk](mailto:mortgage@hrbs.co.uk)

PRINCIPAL OFFICE  
Upper Bond Street, Hinckley, Leicestershire LE10 1NZ

<sup>†</sup> To help maintain service and quality, some telephone calls may be recorded and monitored

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The Society's registration number is 206043

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

### 2 YEAR FIXED RATE MORTGAGES

Available at 18 October 2021

MAXIMUM LOAN TO VALUE	FIXED FOR 2 YEARS FROM COMPLETION	REVERTS TO 1.65% DISCOUNT OFF SVR FOR THE NEXT 3 YEARS	THEN REVERTS TO SVR FOR TERM	THE OVERALL COST FOR COMPARISON	MAXIMUM LOAN AVAILABLE
<b>80%</b> (MPFI)	<b>2.59%</b> FIXED	<b>4.24%</b> VARIABLE	<b>5.89%</b> VARIABLE	<b>4.9%</b> APRC	£1,500,000 to 60% LTV £1,065,000 from 60% to 65% LTV £780,000 from 65% to 70% LTV £697,500 from 70% to 75% LTV £615,000 from 75% to 80% LTV
MAXIMUM LOAN TO VALUE	FIXED FOR 2 YEARS FROM COMPLETION	REVERTS TO 1.65% DISCOUNT OFF SVR FOR THE NEXT 3 YEARS	THEN REVERTS TO SVR FOR TERM	THE OVERALL COST FOR COMPARISON	MAXIMUM LOAN AVAILABLE
<b>90%</b> (MPF3)	<b>3.49%</b> FIXED	<b>4.24%</b> VARIABLE	<b>5.89%</b> VARIABLE	<b>5.1%</b> APRC	£426,000 from 80% to 85% LTV £390,000 from 85% to 90% LTV

### Fees payable on this mortgage:

- Arrangement fee (non-refundable) - must be paid at time of submitting mortgage application and will be debited only after passing an initial assessment: £199
  - Completion fee (non-refundable) - this fee can be paid before the start of the mortgage or you can elect to add this to the mortgage loan and it will be deducted from the mortgage advance on completion: £800
- By electing to add fees to the loan, you will pay interest on them at the same interest rate as your mortgage throughout the mortgage term and this will affect interest charges and payment calculations. If preferred, fees that have been added to the loan may be repaid by a separate capital payment at any time after the start of the mortgage and this will result in lower monthly payments and reduced interest charges.
- Property assessment fee (non-refundable after property assessment carried out for the Society): see scale over page

- Early repayment charge payable as follows:  
During years 1 & 2: 2% of the amount repaid early plus fees  
This charge is calculated as a percentage of the amount repaid early, excluding any arrears of interest, or other charges. The early repayment charge is payable on any amount that you repay in excess of the monthly payment due on the mortgage.
- Overpayments of up to 10% per year may be made without incurring the early repayment charge.
- Mortgage exit administration fee on redemption of mortgage: £150

### Representative example

A mortgage of £220,800.00 (a loan of £220,000.00 plus a completion fee of £800.00 added to the loan) payable over 20 years initially on a fixed rate for two years of 3.49%, then on a discounted variable rate of 4.24% for the next three years and then on our Standard Variable Rate of 5.89% for the remaining 15 years would require 24 monthly payments of £1,279.42 followed by 36 monthly payments of £1,358.35 and 180 monthly payments of £1,514.02.

The total amount payable would be £353,159.28 made up of the loan amount plus interest (£131,330.28), an arrangement fee (£199.00), a legal fee (£250.00), a valuation fee (£430.00) and mortgage exit administration fee (£150.00).

The overall cost for comparison is **5.1% APRC** representative.

### See over page for property assessment fees

# FIXED RATE MORTGAGES Exclusive to doctors and dentists

## Property assessment fees:

Purchase price or value	Purchase application	Remortgage application
Not exceeding	Property assessment fee	Property assessment fee
£100,000	£185	-
£150,000	£210	-
£200,000	£245	-
£300,000	£295	-
£400,000	£325	-
£500,000	£430	-
£600,000	£465	-
£700,000	£535	-
£800,000	£595	-
£900,000	£655	-
£1,000,000	£725	-
£1,500,000	£1,035	£1,035
£2,000,000	£1,235	£1,235
£2,500,000	£1,615	£1,615
£3,000,000	£2,015	£2,015
£3,500,000	£2,415	£2,415
£4,000,000	£2,815	£2,815
£4,500,000	£3,215	£3,215
£5,000,000	£3,615	£3,615



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£3,500,000	£2,415	£2,415
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