

Credit Status	Mortgage Arrears	None in last 12 months		
	CCJs / Defaults	None in last 36 months		
	Bankruptcy Order / IVA	None		
Maximum LTV		65%	75%	80%

Purchase and Remortgage products

2 year fixed	Initial Rate	4.58%	4.98%
	Completion fee*	£999	
3 year fixed	Initial Rate	4.48%	4.78%
	Completion fee*	£999	
5 year fixed	Initial Rate	4.98%	5.48%
	Completion fee*	£999	
1 year discount	Initial Rate	4.58%	4.88%
	Completion fee*	£1,499	
2 year discount	Initial Rate	4.28%	
	Completion fee*	£999	
Reversion Rate	4.98% AMR+ 0.00%	5.48% AMR+ 0.50%	5.73% AMR+ 0.75%
Term variable rate	Initial Rate	4.28% AMR- 0.70%	4.78% AMR- 0.20%
	Completion fee*	£999	

*Completion fees will be deducted from the advance and cannot be added to the loan.

Remortgage only products No valuation fees. No legal fees. No completion fees.

3 year fixed	Initial Rate	5.68%		
	Completion fee**	£0		
Reversion Rate	4.98% AMR+ 0.00%	5.48% AMR+ 0.50%	5.73% AMR+ 0.75%	
Term variable rate	Initial Rate	5.48% AMR+ 0.50%		
	Completion fee**	£0		
Aldermore Managed Rate (AMR)	4.98%	**£30 electronic transfer fee applies.		

Fees and Charges

Early repayment charges	Year 1	Year 2	Year 3	Year 4	Year 5	Valuation fees	
2 year fixed	5%	4%				Property value	Standard valuation fee
3 year fixed	5%	4%	3%			£75,000 - £100,000	£255.00
5 year fixed	5%	4%	3%	2%	2%	£100,001 - £150,000	£290.00
1 year discount	5%					£150,001 - £200,000	£330.00
2 year discount	5%	4%				£200,001 - £300,000	£405.00
Term variable rate	3%	2%	1%			£300,001 - £400,000	£475.00
Overpayments of up to £5,000 can be made in any 12 month period without incurring an early repayment charge.						£400,001 - £500,000	£540.00
Broker fee (all products)	0.40%					£500,001 - £600,000	£595.00
						£600,001 - £700,000	£655.00
						£700,001 - £800,000	£710.00
						£800,001 - £1,000,000	£765.00
						£1,000,001 - plus	£955.00
Where a more detailed report is required, the Valuer will collect the additional fee direct from the applicants. The valuation fee is not refundable once the valuation has been carried out.							

Credit Status	Mortgage Arrears	None		
	CCJs / Defaults	None		
	Bankruptcy Order / IVA	None		
Maximum LTV		65%	75%	80%

Purchase and Remortgage products

2 year fixed	Initial Rate	4.68%	4.88%	5.88%
	Completion fee*	£1,999		
3 year fixed	Initial Rate	4.48%	4.98%	5.88%
	Completion fee*	2.50%		
	Initial Rate	4.98%	5.68%	6.28%
	Completion fee*	£999		
5 year fixed	Initial Rate	5.68%	5.78%	6.48%
	Completion fee*	£1,999		
2 year discount	Initial Rate	4.78%	5.08%	n/a
	Completion fee*	2.00%		
Reversion Rate		4.98% AMR+ 0.00%	5.48% AMR+ 0.50%	5.73% AMR+ 0.75%
Term variable rate	Initial Rate	4.68% AMR -0.30%	4.98% AMR+ 0.00%	n/a
	Completion fee*	2.75%		
Term variable rate	Initial Rate	4.98% AMR+ 0.00%	5.28% AMR+ 0.30%	n/a
	Completion fee*	2.00%		

*Completion fees will be deducted from the advance and cannot be added to the loan.

Remortgage only products No valuation fees. No legal fees. No completion fees.

3 year fixed	Initial Rate	5.88%	n/a
	Completion fee**	£0	
Reversion Rate		4.98% AMR+ 0.00%	5.48% AMR+ 0.50%
Term variable rate	Initial Rate	5.88% AMR+ 0.90%	n/a
	Completion fee**	£0	
Aldermore Managed Rate (AMR)	4.98%	**£30 electronic transfer fee applies.	

Fees and Charges

Early repayment charges	Year 1	Year 2	Year 3	Year 4	Year 5	Valuation fees	
2 year fixed	5%	4%				Property value	Standard valuation fee
3 year fixed	5%	4%	3%			£75,000 - £100,000	£330.00
5 year fixed	5%	4%	3%	2%	2%	£100,001 - £150,000	£365.00
2 year discount	5%	4%				£150,001 - £200,000	£405.00
Term variable rate	3%	2%	1%			£200,001 - £300,000	£480.00
Overpayments of up to £5,000 can be made in any 12 month period without incurring an early repayment charge.						£300,001 - £400,000	£550.00
Broker fee (all products)	0.40%					£400,001 - £500,000	£615.00
						£500,001 - £600,000	£670.00
						£600,001 - £700,000	£730.00
						£700,001 - £800,000	£785.00
						£800,001 - £1,000,000	£840.00
						£1,000,001 - plus	£1,030.00
Where a more detailed report is required, the Valuer will collect the additional fee direct from the applicants. The valuation fee is not refundable once the valuation has been carried out.							