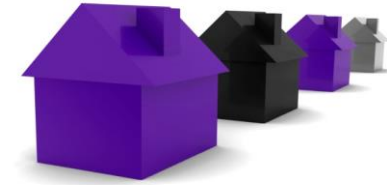


# Bank of Scotland Rate Guide

1st March 2019

Bank of Scotland Home Loan Rate	5.20%
Bank of England Bank Rate	0.75%

**NEW DEALS FOR EXISTING BORROWERS &  
ADDITIONAL BORROWING**



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

Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ.

# BoS Rate Guide

01 March 2019

Bank of Scotland Home Loan Rate

5.20% (variable)

Bank of England Bank Rate

0.75% (variable)

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

Representative Example:

A mortgage of £102,600 payable over 15 years, initially on a fixed rate for 2 years at 2.34% and then on our variable rate of 5.20% for the remaining 13 years, would require 24 monthly payments of £677.89 followed by 156 monthly payments of £804.42.

The total amount payable would be £142,113.88 made up of the loan amount, plus interest of £39,513.88.

**The overall cost for comparison is 4.6% APCR representative.**

**What is a Representative Example:** This is an illustration of a typical mortgage and its total cost.

**Homemover**  
**Only available to existing BoS, TMB and BM mortgage customers when porting an existing product**  
**01 March 2019**

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

**Bank of Scotland Home Loan Rate      5.20% (variable)      Bank of England Bank Rate      0.75% (variable)**

Fixed												
Product Type	Initial Rate(%)	Until	Bank of Scotland Home Loan Rate thereafter	The overall cost for comparison is	Fee	Available between		Minimum Loan to Value (%)	Maximum Loan to Value (%)	Early Repayment Charges	Complete by	Product Code
2 year	6.44	31/07/2021	currently 5.20%	5.9 % APRC	£995	£0	£2,000,000	0	90	3% to 31/07/2020 2% to 31/07/2021	31/07/2019	BAB381

Tracker													
Product Type	Initial Rate(%)	Tracks Bank of England Bank Rate	Until	Bank of Scotland Home Loan Rate thereafter	The overall cost for comparison is	Fee	Available between		Minimum Loan to Value (%)	Maximum Loan to Value (%)	Early Repayment Charges	Complete by	Product Code
2 year	2.79	+0.00	31/07/2021	currently 5.20%	4.7 % APRC	£0	£0	£299,999	0	60	3% to 31/07/2020 2% to 31/07/2021	31/07/2019	BAB382

**Remortgage (Existing BOS, BM and TMB Customers) , Product Transfers & Further Advances**  
01 March 2019

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

**Bank of Scotland Home Loan Rate 5.20% (variable) Bank of England Bank Rate 0.75% (variable)**  
Any customer above 120% LTV please contact the product team at \$Product Launch - LBG Mortgages  
Loan availability is based on the total mortgage debt.  
Further Advance applications will not be permitted within 6 months of completion of the original mortgage.  
Further Advances are only allowed up to 80% LTV and only up to £5m.

Fixed													
Product Type	Initial Rate(%)	Until	Bank of Scotland Home Loan Rate thereafter	The overall cost for comparison is	Fee	Available between		Minimum Loan to Value (%)	Maximum Loan to Value (%)	Early Repayment Charges	Complete by	Product Code	Additional Info
2 year	2.79	31/07/2021	currently 5.20%	4.7 % APRC	£0	£0	£299,999	0	60	3% to 31/07/2020 2% to 31/07/2021	31/07/2019	BAB382	PT or FAD
	3.19	31/07/2021	currently 5.20%	4.8 % APRC	£0	£0	£299,999	60	80	3% to 31/07/2020 2% to 31/07/2021	31/07/2019	BAB383	PT or FAD
	4.89	31/07/2021	currently 5.20%	5.3 % APRC	£0	£0	£299,999	80	120	3% to 31/07/2020 2% to 31/07/2021	31/07/2019	BAB384	PT Only
	2.34	31/07/2021	currently 5.20%	4.6 % APRC	£0	£300,000	£7,500,000	0	60	3% to 31/07/2020 2% to 31/07/2021	31/07/2019	BAB385	PT or FAD
	2.74	31/07/2021	currently 5.20%	4.7 % APRC	£0	£300,000	£7,500,000	60	80	2.25% to 31/07/2020 1.1% to 31/07/2021	31/07/2019	BAB386	PT or FAD
	4.64	31/07/2021	currently 5.20%	5.2 % APRC	£0	£300,000	£7,500,000	80	120	3% to 31/07/2020 2% to 31/07/2021	31/07/2019	BAB387	PT Only
4 year	3.34	31/07/2023	currently 5.20%	4.5 % APRC	£0	£0	£299,999	0	60	4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	31/07/2019	BAB388	PT Only
	4.04	31/07/2023	currently 5.20%	4.8 % APRC	£0	£0	£299,999	60	80	4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	31/07/2019	BAB389	PT Only
	5.39	31/07/2023	currently 5.20%	5.5 % APRC	£0	£0	£299,999	80	120	4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	31/07/2019	BAB390	PT Only
	3.09	31/07/2023	currently 5.20%	4.3 % APRC	£0	£300,000	£7,500,000	0	60	4% to 31/07/2020 3% to 31/07/2022 1.5% to 31/07/2023	31/07/2019	BAB391	PT Only
	3.79	31/07/2023	currently 5.20%	4.7 % APRC	£0	£300,000	£7,500,000	60	80	4% to 31/07/2020 3% to 31/07/2022 1.75% to 31/07/2023	31/07/2019	BAB392	PT Only
	5.14	31/07/2023	currently 5.20%	5.4 % APRC	£0	£300,000	£7,500,000	80	120	4% to 31/07/2020 3% to 31/07/2022 2% to 31/07/2023	31/07/2019	BAB393	PT Only

**Remortgage (Existing BOS, BM and TMB Customers) and Product Transfers - Buy to Let**

These products are not available for further advances.

Fixed												
Product Type	Initial Rate(%)	Until	Bank of Scotland Home Loan Rate thereafter	The overall cost for comparison is	Fee	Available between		Minimum Loan to Value (%)	Maximum Loan to Value (%)	Early Repayment Charges	Complete by	Product Code
2 year	3.49	31/07/2021	currently 5.20%	4.9 % APRC	£0	£0	£7,500,000	0	75	3% to 31/07/2020 2.25% to 31/07/2021	31/07/2019	BAB394
	5.54	31/07/2021	currently 5.20%	5.5 % APRC	£0	£0	£7,500,000	75	120	3% to 31/07/2021	31/07/2019	BAB395

## Remortgage (Existing BOS, BM and TMB Customers) & Further Advances

01 March 2019

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

**Bank of Scotland Home Loan Rate**      **5.20% (variable)**

**Bank of England Bank Rate**

**0.75% (variable)**

\*\*For Further Advances we will lend up to 80% LTV or the product maximum whichever is lower  
Further advance applications will not be permitted within 6 months of the completion of the original mortgage

Fixed - Buy to Let												
Product Type	Initial Rate(%)	Until	Bank of Scotland Home Loan Rate thereafter	The overall cost for comparison is	Fee	Available between		Minimum Loan to Value (%)	Maximum Loan to Value (%)	Early Repayment Charges	Complete by	Product Code
2 year	3.49	31/07/2021	currently 5.20%	4.9 % APRC	£0	£10,000	£1,000,000	0	75	3% to 31/07/2020 2% to 31/07/2021	31/07/2019	BAB396