Hinckley & Rugby **Fixed Rate Mortgages**

2 Year Fixed Rate Mortgages				Availab	le at 5 March 2025
Maximum Ioan to value	Fixed for 2 years from completion	1		The overall cost for comparison	Fees payable
80% Product code HVF4	5.59% Fixed	7.29 Variab		7.2% APRC	Product fees: None ERC: See scale below
Fees payable:		Representative ex	xample		
No product fee		A Mortgage of	£225,400.00		
• Early repayment charge payable as follows:		Payable term	Payable over 28 years		
During year 1: 2% of the amount repaid early plus fees During year 2: 1% of the amount repaid early plus fees	Initial rate and term	Initially on a fixed r	ate for 2 years of 5.59%		
This charge is calculated as a percentage of the amount repaid		Followed by Our Homeowner Variable Rate of 7.29% for the remaining 2		e remaining 26 years	
early, excluding any arrears of interest, or c	other charges. The	Monthly payments	24 payments of £1,328.78 followed by 312 payments of £1,562.54		
early repayment charge is payable on any a in excess of the monthly payment due on t		Total amount payable	Total amount payable would be £519,528.20 made up of the loan amount		
 Overpayments of up to 10% per year r 	0.0		plus interest (£294,003.20) plus fees below		
incurring the early repayment charge	ndy be made without	Arrangement fee	Free		
• Mortgage exit administration fee on re	edemption of	Mortgage exit administration £125 (non-refundable)			
mortgage: £125		Valuation fee	Free		
		Cost for comparison	7.2% APRC represe	entative	

Hinckley & Rugby **Fixed Rate Mortgages**

mortgage: £125

5 Year Fixed Rate Mortgag			Available at 5 March 20			
Maximum Ioan to value	Fixed for 5 years from completion	/		The overall cost for comparison	Fees payable	
80% Product code F238	5.29% Fixed	7.29 Variab		6.7% APRC	Product fees: None ERC: See scale below	
Fees payable:		Representative e	xample			
• No product fee		A Mortgage of	£225,400.00			
• Early repayment charge payable as follows: During year 1: 5% of the amount repaid early plus fees During year 2: 4% of the amount repaid early plus fees During year 3: 3% of the amount repaid early plus fees During year 4: 2% of the amount repaid early plus fees During year 5: 1% of the amount repaid early plus fees		Payable term Payable over 28 years				
		Initial rate and term	Initially on a fixed	Initially on a fixed rate for 5 years of 5.29%		
		Followed by Our Homeowner Variable Rate of 7.29% for the remain		ne remaining 23 years		
		Monthly payments	60 payments of £1,287.27 followed by 276 payments of £1,535.72		yments of £1,535.72	
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		Total amount payable	Total amount payable would be £501,219.92 made up of the loan amount			
			plus interest (£275,694.92) plus fees below			
in excess of the monthly payment due on the mortgage.	e on the mortgage.	Arrangement fee	Free			
 Overpayments of up to 10% per year may be made without incurring the early repayment charge Mortgage exit administration fee on redemption of 		Mortgage exit administration	£125 (non-refund	dable)		
		Valuation fee	Free			

6.7% APRC representative

Cost for comparison

2 Year Discount Mortg	Jages				Available	e at 10 March 2025
Maximum Ioan to value	2.60% discount off Homeowner Variable Rate for 2 years		Followed by Ho Variable Rate		The overall cost for comparison	Fees payable
60% Product code HVD20	4.69% Variable Will not go below a floor of	2.25%	7.29 Variabl		7.0% APRC	Completion fee: £999 ERC: None
Fees payable:		Repres	sentative ex	kample		
 Completion fee: £999 (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. By electing to add fees to the loan, you will pay interest on them at the same interest rate as your mortgage 		A Mortgage	e of	£226,399.00 (a loan of £225,400.00 plus a completion fee of £999 added to the loan)		
		Payable term Payable over 28 years				
		Initial rate and term Initially on a fixe		Initially on a fixed r	ate for 2 years of 4.69%	
		Followed by Our Homeowner Variable Rate of 7.29% for the remain		ne remaining 26 years		
0 0 0	erm and this will affect interest	Monthly payments 24 payments of £1,211.53 followed by 312 payments of £1,5		ments of £1,561.52		
charges and payment calculations.		Total amour	nt payable	Total amount payable would be £516,395.96 made up of the loan amo		nade up of the loan amount
· · · · · · · · · · · · · · · · · · ·	peen added to the loan may be		plus interest (£289,871.96) plus fees below			
repaid by a separate capital payment at any time after the start of the mortgage and this will result in lower monthly	Arrangement fee		Free			
payments and reduced inter	rest charges.	Mortgage e	xit administration	£125 (non-refunda	ble)	
No Early repayment charge You may make overpayments		Valuation fe	e	Free		
You may make overpayments of any amount without incurring an early repayment charge.		Cost for comparison 7.0% APRC representative				

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

Mortgage exit administration fee on redemption of

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mortgage: £125

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2 Year Discount Mortgages		Availab	ble at 5 March 2025	
Maximum Ioan to value	2.65% discount off Homeowner Variable Rate for 2 years	Followed by Homeowner Variable Rate for term	The overall cost for comparison	Fees payable
80% Product code HVD13	4.64% Variable Will not go below a floor of 2.25%	7.29% Variable	7.0% APRC	Product fees: None ERC: See scale below
	P			

Fees payable:

- No product fee
- Early repayment charge payable as follows: During year 1: 2% of the amount repaid early plus fees During year 2: 1% 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: £125

Representative example

A Mortgage of	£225,400.00
Payable term	Payable over 28 years
Initial rate and term	Initially on a fixed rate for 2 years of 4.64%
Followed by	Our Homeowner Variable Rate of 7.29% for the remaining 26 years
Monthly payments	24 payments of £1,199.54 followed by 312 payments of £1,554.16
Total amount payable	Total amount payable would be £513,811.88 made up of the loan amount
	plus interest (£288,286.88) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	7.0% APRC representative

2 Year Discount Mortgages			Avai	lable at 10 March 2025
Maximum Ioan to value	2.39% discount off Homeown Variable Rate for 2 years	ner Followed by H Variable Rate		
80% Product code HVD22	4.90% Variable Will not go below a floor of 2.25%	7.29 Variab		Completion fee: £999 ERC: None
 Fees payable: Completion fee: £999 (non-refundable) 		epresentative e	xample	
		ortgage of	£226,399.00 (a loan of £225,400.00 pl	us a completion fee of £999

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. 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.

- No Early repayment charge You may make overpayments of any amount without incurring an early repayment charge.
- Mortgage exit administration fee on redemption of mortgage: £125

A Mortgage of	£226,399.00 (a loan of £225,400.00 plus a completion fee of £999 added to the loan)
Payable term	Payable over 28 years
Initial rate and term	Initially on a fixed rate for 2 years of 4.90%
Followed by	Our Homeowner Variable Rate of 7.29% for the remaining 26 years
Monthly payments	24 payments of £1,239.74 followed by 312 payments of £1,563.45
Total amount payable	Total amount payable would be £517,675.16 made up of the loan amount
	plus interest (£291,151.16) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	7.1% APRC representative

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2 Year Discount Mort	gages		Available	at 10 March 2025
Maximum loan to value	2.10% discount off Homeowner Variable Rate for 2 years	Followed by Homeowner Variable Rate for term	The overall cost for comparison	Fees payable
80% Product code HVD23	5.19% Variable Will not go below a floor of 2.25%	7.29% Variable	7.1% APRC	Product fees: None ERC: None
Fees navable.	Repre	sentative example		

- rees payable:
- No product fee •
- No Early Repayment Charge You may make overpayments of any amount without incurring an early repayment charge.
- Mortgage exit administration fee on redemption of mortgage: £125

Representative example

A Mortgage of	£225,400.00
Payable term	Payable over 28 years
Initial rate and term	Initially on a fixed rate for 2 years of 5.19%
Followed by	Our Homeowner Variable Rate of 7.29% for the remaining 26 years
Monthly payments	24 payments of £1,273.58 followed by 312 payments of £1,559.13
Total amount payable	Total amount payable would be £517,139.48 made up of the loan amount
	plus interest (£291,614.48) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	7.1% APRC representative

Term Discount Mortgages			Available at 5 March 2025
Maximum Ioan to value	2.45% discount off Homeowner Variable Rate for term of mortgage	The overall cost for comparison	Fees payable
80% Product code TDO11	4.84% Variable Will not go below a floor of 2.25%	5.0% APRC	Product fees: None ERC: See scale below
Fees payable:	Representative ex	kample	

- No product fee
- Early repayment charge payable as follows: During year 1: 2% of the amount repaid early plus fees During year 2: 1% 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: £125

A Mortgage of	£225,400.00
Payable term	Payable over 28 years
Initial rate and term	On a discounted variable rate of 4.84% payable over 28 years
Followed by	N/A
Monthly payments	336 monthly payments of £1,226.21
Total amount payable	Total amount payable would be £412,131.56 made up of the loan amount
	plus interest (£186,606.56) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	5.0% APRC representative