






Provider	Age	Product Fixed rate (F) Variable rate (V)	Rate	Fees	Cash back	Min Valuation and cost	Purchase or remortgage	Protected Equity option Yes/No	Min loan amount	Accept payments	ERCs	Proc Fee
 Bath Building Society England & Wales	65 years - no max	Lifetime Interest Only Mortgage discounted 0.30% (V)	4.99%	Fee based on 0.4% of the loan minimum £599	No	Min £100,000 - £1,000,000 Valuation fee from £230.00	Purchase or Remortgage	No	£50,000 - £500,000	The full interest must be serviced each month	No ERC	0.35%
		Lifetime interest Only Mortgage discounted 1% (V)	4.29%									
 Buckinghamshire Building Society England & Wales	25-99 years	Retirement 2 year discounted	2.89%	£999	No	£75,000 - £1,000,000	Purchase or remortgage	No	£50,000 - £500,000	Charges will apply to any lumpsum or full redemption paid over 10% of the capital balance	Year 1 - 1% Year 2 - 0.5%	0.38% max £3000
		Retirement Fixed Rate to 28th February 2022	3.69%	£999	No						3% to 29/02/2020 2% to 28/02/2021 1% to 28/02/2022	
 Hodge England, Wales and Scotland	55 - 85	55 + Interest Only: 5yr Fixed (V)	3.90% (4.70% SVR)	£995	None	£120,000 Free valuations up to £350K from £38.00 after	Purchase or remortgage For remortgages free in house legals are provided through our in house legal team.	No	£20,000-£1,000,000	10% overpayment allowance available during initial fixed rate period	Year 1- 5% Year 2 - 4% Year 3- 3% Year 4 - 2% Year 5 - 1%	0.50%
		55+ Interest Only: 2yr discounted rate (V)	3.60% (4.70% SVR)	£995	None						3% for 2yrs only	
		55+ Interest Only: 2yr Fixed (V)	3.50% (4.70% SVR)	£995	None						3% for 2yrs only	
		55+ Interest Only Retirement Mortgage: 5yr fixed (RIO)	3.99%	£995	None	£120,000 free valuation up to £350K from £38.00 after	10% overpayment allowance within the fixed rate period	Year 1- 5% Year 2 - 4% Year 3- 3% Year 4 - 2% Year 5 - 1%	0.55%			
		55+ Interest Only Retirement Mortgage: 2yr discounted (RIO)	3.59%	£995	None			3% years 1&2				
		55+ Interest Only Retirement Mortgage: 2yr Fixed (RIO) (V)	3.59%	£995	None							

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 Marsden England & Wales	55-85 years	Interest Only 2 year discounted (V)	2.29%	£998	No	Min £150,000 Free valuation up to £500K	Purchase or Remortgage	No	£30,000 - £750,000	Monthly repayments required	3% until 30/04/2020 2% until 30/04/2021	0.4% Max £3000	
		Interest Only 3 year discounted (V)	2.49%								3% until 30/04/2021 2% until 30/04/2022		
		Interest Only 2 year Fixed (V)	2.99%								3% until 30/04/2020 2% until 30/04/2021		
		Interest Only 3 year Fixed (V)	3.29%								3% until 30/04/2021 2% until 30/04/2022		
 The Family Building Society England & Wales	18-89 years	2.40% 3 year discounted	2.64%	£999 + £175 application fee	£250 on min advance £45,000 paid on completion	Min £120,000 Free valuation on properties up to £500K	Purchase or Remortgage	No	£45,000 - £5million	Capital & Interest Payments	3% year 1 2% year 2 1% year 3	0.4% min £180	
		2.25% 5 year discounted	2.79%	£1499 + £175 application fee							3% years 1-3 2% year 4 1% year 5		
		2.05% 5 year discounted rate	2.99%	£249 + £175 application fee							3% year 1 2% year 2 1% year 3		
		1.90% 3 year discounted rate Interest Only	3.14%	£999 + £175 application fee									
		1.75% 5 year discounted rate Interest Only	3.29%	£1499 + £175 application fee							3% years 1-3 2% year 4 1% year 5		
		1.55% 5 year discounted rate Interest Only	3.49%	£249 + £175 application fee									
		Bank of England Base rate +2.49% for 3 years Interest only	3.24%	£999 + £175 application fee							3% year 1 2% year 2 1% year 3		
		Bank of England Base rate +1.99% for 3 years	2.74%	£999 + £175 application fee									
		2 year fixed to 31/05/2021	2.69%	£999 + £175 application fee							Capital & Interest Payments		2% until 31/05/2020 1% until 31/05/2021
		3 year fixed to 30/04/2022	2.99%								Capital & Interest Payments		3% until 30/04/2020 2% until 30/04/2021 1% until 30/04/2022
		5 year fixed to 30/04/2024	3.19%	£1499 + £175 application fee							Capital & Interest Payments		5% until 30/04/2020 4% until 30/04/2021
		5 year fixed to 30/04/2024	3.39%	£249 + £175 application fee							Capital & Interest Payments		3% until 30/04/2022 2% until 30/04/2023 1% until 30/04/2024

Provider	Age	Product Fixed rate (F) Variable rate (V)	Rate	Fees	Cash back	Min Valuation and cost	Purchase or remortgage	Protected Equity option Yes/No	Min loan amount	Accept payments	ERCs	Proc Fee
 The Family Building Society England & Wales	18-89 years	2.50% 2 year discounted offset Mortgage	2.64%	£999 + £175 application fee	£250 on min advance £45,000 paid on completion	Min £120,000 Free valuation on properties up to £500K	Purchase or Remortgage	No	£45,000 - £5million	Capital & Interest Payments	2% year 1 1% year 2	0.5% min £225
		2.00% 5 year discounted offset Mortgage	3.14%							Capital & Interest Payments	3% year 1-3 2% year 4 3% year 5	
	60-79 years	Retirement Lifestyle Booster 1.30% 10 year discounted	3.74%	£999 + £175 application fee	£250 on min advance £45,000 paid on completion.*	Min £180,000 Free valuation on properties up to £500K.**	Purchase or Remortgage	No	£45,000 - £5million. If property is mortgage free min £60,000	Monthly interest payments + Ad-hoc payments Monthly drawdown split over 10 years. Where applicable existing mortgage must be repaid on completion. Optional lump sum on completion also available up to a maximum of 2 years worth of monthly advances, subject to this being left after repayment of existing mortgage and monthly payments.	3% year 1 2% year 2 3% year 3	0.4% Min £180
*For remortgages free in house legals are provided through our in house legal team. Where we are unable to act a contribution of £250 will be made. £250 cashback paid on completion of the mortgage ** If you are currently mortgage free the minimum property value required is £240,000, and the minimum loan amount we will consider is £60,000.If you have an existing mortgage to repay, the minimum property value required is £180,000. The existing mortgage must be at least £15,000, and the minimum loan amount we will consider is £45,000. A minimum of £30,000 should be used for monthly advances to you.												
 Vernon Building Society England & Wales	55-100 years	Retirement Mortgage (V)	4.45% MER (4.54%AER)	£0	No	Min £80,000 Valuation fee from £170.00	Purchase or Remortgage	No	£25,000 - £250,000	Monthly interest payments at pay rate	No ERC	0.35% Min £150 Max £875
Retirement Mortgage LPA (V)	3.70% MER (3.76%AER)											