



One Family have asked us to update you on their latest interest rate change. See details below:

The tables below outline our product interest rates, as at 25 September 2018.

Variable rates

Lite LTV LTVs starting from 15%	Rate AER	Rate MER	Collar MER	Cap MER
Interest Roll-up with Voluntary Payment option	5.43%*	5.30%*	2.30%	7.30%
Interest Payment	5.43%*	5.30%*	2.30%	7.30%

Standard LTV LTVs starting from 20%	Rate AER	Rate MER	Collar MER	Cap MER
Interest Roll-up with Voluntary Payment option	5.85%*	5.70%*	2.70%	7.70%
Interest Payment	5.85%*	5.70%*	2.70%	7.70%

* Rate payable = Collar + 3% CPI (as at September 2017).

Please note, you will be notified of any future rate changes. Please ensure you obtain an up to date KFI for your customer.

Fixed rates

Lite LTV LTVs starting from 15%	Rate AER	Rate MER
Interest Roll-up with Voluntary Payment option	4.43%	4.34%
Interest Payment	4.43%	4.34%

Standard LTV LTVs starting from 20%	Rate AER	Rate MER
Interest Roll-up with Voluntary Payment option	4.90%	4.79%
Interest Payment	4.90%	4.79%

2-year Fixed rates (fixed until 30 November 2020)

Lite LTV LTVs starting from 15%	Rate AER	Rate MER	Collar MER	Cap MER
Interest Roll-up with Voluntary Payment option	3.61%	3.55%	2.30%	7.30%
Interest Payment	3.61%	3.55%	2.30%	7.30%

Standard LTV LTVs starting from 20%	Rate AER	Rate MER	Collar MER	Cap MER
Interest Roll-up with Voluntary Payment option	4.28%	4.20%	2.70%	7.70%
Interest Payment	4.28%	4.20%	2.70%	7.70%

Note: The OneFamily 2-year Fixed Rate mortgage offers customers a fixed interest rate until 30 November 2020. The product will then automatically revert to a variable rate, based on the CPI. Rate payable = Collar + CPI.

To understand the products and features of One Family's lifetime mortgages please go to onefamilyadviser.com