

Due to the CPI falling by 2.4% (from 3.0% at the end of September 2017) One Family are pleased to announce their rate reduction from 1st December 2018.

Variable rates

| Lite LTV LTVs starting from 15% | Rate AER | Rate MER | Collar MER | Cap MER |
|--|-------------|-------------|---------------|------------|
| Interest Roll-up with Voluntary Payment option | 4.80%* | 4.70%* | 2.30% | 7.30% |
| Interest Payment | 4.80%* | 4.70%* | 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 | 5.22%* | 5.10%* | 2.70% | 7.70% |
| Interest Payment | 5.22%* | 5.10%* | 2.70% | 7.70% |

* Rate payable = Collar + 2.4% CPI (as at September 2018).

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 | Standard LTV LTVs starting from 20% | Rate AER | Rate MER |
|--|-------------|-------------|--|-------------|-------------|
| Interest Roll-up with Voluntary Payment option | 4.43% | 4.34% | Interest Roll-up with Voluntary Payment option | 4.90% | 4.79% |
| Interest Payment | 4.43% | 4.34% | Interest Payment | 4.90% | 4.79% |

2-year Fixed rates (fixed until 30 November 2021)

| 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 2021. The product will then automatically revert to a variable rate, based on the CPI. Rate payable = Collar + CPI.