

# Product Updates

# JUST.

## RETHINK RETIREMENT Interest Rate Reduction

As from Thursday 2 May 2019, JUST are reducing their interest rates on our Just For You Lifetime Mortgage as follows:

Product	Val	Cash back	Minimum Advance	Age range	Without facility		With facility	
					MER	AER	MER	AER
J1	Free	0	£10,000	55+	4.45%	4.54%	4.50%	4.59%

JUST are reducing rates on our J2 LTV series. See the table below for details:

Product	Val	Cash back	Minimum Advance	Age range	Without facility		With facility	
					MER	AER	MER	AER
J2	Free	0	£10,000	55+	4.51%	4.60%	4.56%	4.66%
J2	Free	500	£30,000	55-85	4.65%	4.75%	4.70%	4.80%
J2	Free	1000	£30,000	55-85	4.69%	4.79%	4.74%	4.84%
J2	Free	1500	£30,000	55-85	4.74%	4.84%	4.79%	4.90%
J2	Free	2000	£40,000	55-85	4.79%	4.90%	4.84%	4.95%

JUST are also reducing rates on our J3 LTV series. See table below for details:

Product	Val	Cash back	Minimum Advance	Age range	Without facility		With facility	
					MER	AER	MER	AER
J3	Free	0	£10,000	55+	5.31%	5.44%	5.36%	5.49%
J3	Free	500	£30,000	55-85	5.40%	5.54%	5.45%	5.59%
J3	Free	1000	£30,000	55-85	5.45%	5.59%	5.50%	5.64%
J3	Free	1500	£30,000	55-85	5.50%	5.64%	5.55%	5.69%
J3	Free	2000	£40,000	55-85	5.54%	5.68%	5.59%	5.74%
J3	Free	3000	£60,000	55-85	5.64%	5.79%	5.69%	5.84%

### When will these changes take effect?

These changes will be implemented from Thursday 2 May 2019

### What will happen to pipeline cases?

Any relevant application which has not been offered can be switched to the new interest rates.

### Just a click or call away

If you have any further questions on the information above or would like to discuss a specific case, please do contact your dedicated account manager on their usual number. Alternatively, JUST's sales support team are ready to help: you can reach them on 0345 302 2287.