

Residential Additional Borrowing Mortgage Rate Guide

Correct as at 9 March 2023

Product	Additional borrowing for home improvements				Additional borrowing for personal borrowing
	Standard variable rate	2 year discounted variable rate	2 year fixed rate	4 year fixed rate	Variable rate
Profile and features	The traditional variable rate mortgage with no tie-ins.	A discount of 1.81% from the Standard variable rate for the first 2 years. Standard variable rate charged from the beginning of year 3.	A fixed rate for the first 2 years. Standard variable rate charged from the beginning of year 3.	A fixed rate for the first 4 years. Standard variable rate charged from the beginning of year 5.	The traditional variable rate mortgage with no tie-ins. Interest is charged at 2% above the Standard variable rate.
Rate % p.a.	6.80%	4.99%	4.89%	5.99%	8.80%
Max LTV	75%	75%	75%	75%	75%
Fees	Revaluation fee.	Revaluation fee. Product fee £199.	Revaluation fee. Product fee £499.	Revaluation fee. Product fee £199.	Revaluation fee. Product fee £199.
Early repayment charge	None.	Within fixed rate period – 3% of the amount repaid by way of capital repayment or in full redemption. Thereafter – none.	Within fixed rate period – 3% of the amount repaid by way of capital repayment or in full redemption. Thereafter – none.	Within fixed rate period – 3% of the amount repaid by way of capital repayment or in full redemption. Thereafter – none.	None.

Notes about our mortgage products

- Bank of England base rate is currently 4% p.a.
- The Standard variable rate is charged at the end of any special deal.
- The Standard variable rate can vary in line with the general level of interest rates and economic conditions.
- These products are only available on a repayment basis. Interest only or part repayment / part interest-only may be available by exception.
- If you make any lump sum payments or repay the loan within a special deal period, an early repayment charge may be payable. Please refer to the early repayment charge section of the table for details. Payments of up to a maximum of £499 per month can be made without incurring an early repayment charge.
- A list of our fees and charges accompany all facility letters.
- The minimum mortgage term is 5 years and the maximum 35.
- Interest is added to the mortgage account for the period from the date the loan is made until the last day of that month. Thereafter, interest is charged daily on the balance outstanding at the end of the last quarter. Payments in excess of the required monthly payment will have the effect of reducing the balance outstanding and the amount of interest to be paid.
- These mortgage products are portable, even if you move home during the initial special deal period of a mortgage, the remaining benefits (up to the outstanding balance of your existing mortgage) of that special deal can be transferred to your new mortgage with us, subject to our lending criteria at the time of any move. In this case, any early repayment charges will not be charged but the existing rate will not apply to any additional funds that you borrow.
- All JHL Limited's mortgage products are subject to availability of funds and can be withdrawn at any time.

For interest-only or part repayment/part interest-only, it is your responsibility to ensure you have sufficient funds available at the end of the term with which to repay the loan.

All loans are subject to availability, status, valuation and approval, and are available in Jersey only. Applicants must be aged 18 or over and security will be required on the property. Written quotations available on request. For customer service and training purposes, calls with Jersey Home Loans Limited may be monitored and/or recorded.

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



Jersey Home Loans Limited is a company registered in the Island of Jersey with company number 86636. Registered office: 26 New Street, St Helier, Jersey, JE2 3RA.
Jersey Home Loans Limited is a wholly owned subsidiary of OneSavings Bank plc.

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