From Thursday 12th April, the rates for our Capital Choice Plus product options are **decreasing**.

## **Product specifications**

Interest rates - Without cashback   Current New cffective date   Current IVs   New IIVs   Effective of 55     MER   5.03%   4.94%   12/04/2018   56   N/A   56     AER   5.15%   5.05%   12/04/2018   57   N/A   58   N/A   58     APR   5.22%   5.12%   12/04/2018   59   N/A   58   0     Interest rates - With cashback   60   28.00%   60   0   0   28.00%   64     Current   New   Effective date   63   0   28.00%   64   0   0   28.00%   64   0   0   28.00%   64   0   0   28.00%   64   0   0   28.00%   64   0<	LTVs					
rate   rate   date     MER   5.03%   4.94%   12/04/2018     AER   5.15%   5.05%   12/04/2018     APR   5.22%   5.12%   12/04/2018     Interest rates - With cashback   60   28.00%   60     Current   New   Effective   63   31.00%   63     Current   New   Effective   64   32.00%   64     MER   5.38%   5.28%   12/04/2018   64   34.00%   66     AFR   5.51%   5.41%   12/04/2018   64   34.00%   67     AFR   5.58%   5.48%   12/04/2018   64   34.00%   67     AFR   5.58%   5.48%   12/04/2018   70   38.00%   70     T   39.00%   71   72   40.00%   74     Maximum age   75   75   76   N/A   76     Minimum property value   £70,000   74   77   78   N/A	date					
MER 5.03% 4.94% 12/04/2018   AFR 5.15% 5.05% 12/04/2018   APR 5.22% 5.12% 12/04/2018   Interest rates - With cashback 60 61 29.00% 61   Current rate rate rate date 63 31.00% 63 64   MER 5.38% 5.28% 12/04/2018 64 32.00% 64   MER 5.38% 5.48% 12/04/2018 64 34.00% 65   AFR 5.51% 5.41% 12/04/2018 67 68 66   AFR 5.58% 5.48% 12/04/2018 67 68 68 67   Minimum age 60 SL + JL 73 81.00% 70 71 72 73 71 72   Maximum age 75 75 74 74 72 73 74 74   Maximum loan: £15,000 76 77 78 77 78 77 74   Maximum loan: £15,000 80 77 74 77 74 74<						
AER 5.15% 5.05% 12/04/2018   APR 5.22% 5.12% 12/04/2018   Interest rates - With cashback 60 28.00% 60   Current New Effective 61 29.00% 61   Current New Effective 63 31.00% 63   Current New Effective 64 32.00% 64   MER 5.38% 5.28% 12/04/2018 67 35.00% 65   AFR 5.51% 5.41% 12/04/2018 67 35.00% 68 66   AFR 5.58% 5.48% 12/04/2018 67 35.00% 67   AFR 5.58% 5.48% 12/04/2018 67 35.00% 68 66   Minimum age 60 SL + JL 70 38.00% 70 71 72 73 74 74 74 75 73 74 74 74 74 74 74 74 74 74 74 74 74 75 73 70 74 75						
AFR 5.15% 5.05% 12/04/2018   APR 5.22% 5.12% 12/04/2018   Interest rates - With cashback 60 28.00% 60   Current New Effective 64 32.00% 62   Current New Effective 64 32.00% 64   MER 5.38% 5.28% 12/04/2018 67 35.00% 67   AFR 5.51% 5.41% 12/04/2018 67 35.00% 69 69   AFR 5.58% 5.48% 12/04/2018 67 35.00% 67   Minimum age 60 SL + JL 74 42.00% 70 72   Maximum age 75 76 71 72 74 74 74 74   Maximum property value £50,000 76 77 74 74 74 74   Maximum loan: £1,500,000 80 N/A 78 79 74   Maximum loan: £1,500,000 80 N/A 83 83 84 83   Drawdown						
APR 5.22% 5.12% 12/04/2018 60 28.00% 60   Interest rates - With cashback 61 29.00% 61 62 30.00% 62   Current New Effective 63 31.00% 63 64 32.00% 64   MER 5.38% 5.28% 12/04/2018 67 35.00% 67 68   AER 5.51% 5.41% 12/04/2018 67 35.00% 67 68   AFR 5.58% 5.48% 12/04/2018 67 38.00% 70 71   Lending criteria 72 40.00% 72 72 73 41.00% 73   Minimum age 60 SL + JL 74 42.00% 74 74 74 74   Maximum ge 75 75 43.00% 75 76 N/A 74						
Interest rates - With cashback   61   62     Current   New   Effective   63   31.00%   63     MER   5.38%   5.28%   12/04/2018   64   66   34.00%   66     AER   5.51%   5.41%   12/04/2018   67   35.00%   67     AFR   5.58%   5.48%   12/04/2018   67   38.00%   69     Minimum age   60 SL + JL   70   38.00%   70   71     Lending criteria   72   40.00%   74   73   41.00%   73     Minimum age   60 SL + JL   74   42.00%   74   74     Maximum property value   £70,000   74   75   43.00%   75     Minimum release   £15,000   78   N/A   78   N/A   78     Maximum loan:   £1,500,000   80   N/A   80   33   34     Drawdown   No   82   N/A   82   33   34   33   34						
Interest rates - With cashback   31.00%   63     Current   New   Effective   63   31.00%   64     MER   5.38%   5.28%   12/04/2018   64   32.00%   64     MER   5.38%   5.28%   12/04/2018   67   35.00%   67     AER   5.51%   5.41%   12/04/2018   68   36.00%   68     APR   5.58%   5.48%   12/04/2018   69   37.00%   67     Minimum age   60 SL + JL   70   38.00%   70   72     Maximum age   75   73   41.00%   73   74     Maximum property value   £70,000   77   74   42.00%   74     Maximum property value   £70,000   76   N/A   76   76     Maximum property value   £1,500,000   80   N/A   80   81     Drawdown   No   81   N/A   81   82   N/A   82     Oraudown   No <t< td=""><td></td></t<>						
Current rate   New rate   Effective date   64   32.00%   64     MER   5.38%   5.28%   12/04/2018   65   33.00%   66     AER   5.51%   5.41%   12/04/2018   67   35.00%   67     APR   5.58%   5.48%   12/04/2018   67   36.00%   68     Minimum age   60 SL + JL   70   73   41.00%   72     Maximum age   75   73   41.00%   73   73     Minimum property value   £70,000   74   42.00%   74     Maximum property value   £50m   75   73.00%   75     Maximum lease   £15,000   77   N/A   77     Maximum loan:   £1,500,000   80   N/A   80     Features and fees   80   N/A   81   83     Drawdown   No   84   N/A   84     Arrangement fee   £0   85   N/A   85     Interest payments   No						
Contentin New Linective   rate rate date   date date   MER 5.38% 5.28% 12/04/2018   AER 5.51% 5.41% 12/04/2018   APR 5.58% 5.48% 12/04/2018   Minimum age 60 SL + JL 60 SL + JL   T2 40.00% 72   T3 9.00% 71   Cending criteria 73 41.00% 73   Minimum age 60 SL + JL 74 42.00% 74   Maximum property value £70,000 75 75 43.00% 75   Minimum property value £5m 78 N/A 76   Maximum loan: £1,500,000 77 N/A 79   Maximum loan: £1,500,000 81 N/A 80 62   Drawdown No 83 N/A 83 64 64   Valuation fee No 84 N/A 84 64 65   Bit interest payments No 86 N/A 85 <t< td=""><td></td></t<>						
rdre rdre ddre   MER 5.38% 5.28% 12/04/2018   AER 5.51% 5.41% 12/04/2018   APR 5.58% 5.48% 12/04/2018   Value 60 SL + JL   Value 60 SL + JL   Maximum age 60 SL + JL 74 42.00% 72   73 41.00% 73 73 74 74   Maximum age 75 75 43.00% 75 75   Minimum property value £70,000 76 N/A 76   Maximum property value £5m 78 N/A 78   Minimum release £15,000 79 N/A 79   Maximum loan: £1,500,000 80 N/A 80   Bay Main Main Minimum release   £1,500,000 81 N/A 81   B1 N/A 82 N/A 82   Drawdown No 82 N/A 83 2   Valuation fee No 85 N/A 85 38 <						
MER 5.38% 5.28% 12/04/2018 67 35.00% 67   AER 5.51% 5.41% 12/04/2018 68 36.00% 68   APR 5.58% 5.48% 12/04/2018 69 37.00% 69   Image 5.48% 12/04/2018 70 38.00% 70 70   Image 60 SL + JL 71 39.00% 71 72 40.00% 72   Maximum age 75 75 43.00% 73 73 74 74 74 75   Minimum property value £70,000 75 76 N/A 76 77 76 77 77 77 77 78 78 79 78 79 78 79 78 79 78 79 78 79 78 79 79 79 78 79 79 79 79 79 79 79 79 79 79 70 78 79 79 70 70 70 70 70 70 70 70 70<						
AER 5.51% 5.41% 12/04/2018   APR 5.58% 5.48% 12/04/2018   Lending criteria 70 38.00% 70   Lending criteria 71 39.00% 71   Minimum age 60 SL + JL 72 40.00% 72   Maximum age 75 73 41.00% 73   Minimum property value £70,000 75 76 N/A 76   Minimum property value £5m 76 N/A 77 78 N/A 77   Maximum loan: £1,500,000 80 N/A 80 33 34 34   Drawdown No 80 N/A 81 33 34 34   Valuation fee No 83 N/A 83 34 34 34   Arrangement fee £0 85 N/A 85 34 35 34 36 36 36 36 36 36 36 36 36 36 36 36 36 36 36 36 36 36						
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Minimum property value£70,0007676Maximum property value£5m77N/A77Maximum release£15,00079N/A79Maximum loan:£1,500,00080N/A80Features and feesDrawdownNo81N/AValuation feeNo83N/AArrangement fee£085N/AInterest paymentsNo86N/AYes (up to 10% p.a)87N/A88						
Minimum property value£70,00077N/A77Maximum property value£5m78N/A78Minimum release£15,00079N/A79Maximum loan:£1,500,00080N/A80Features and feesDrawdownNo81N/AValuation feeNo83N/A83Arrangement fee£085N/A85Interest paymentsNo86N/A86Yes (up to 10% p.a)87N/A88						
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DrawdownNo83Image: State of the state of						
Valuation fee   No   84   N/A   84     Arrangement fee   £0   85   N/A   85   Image: Second						
Arrangement fee£085N/A85Interest paymentsNo86N/A86Capital repaymentsYes (up to 10% p.a)87N/A8788N/A8800						
Interest paymentsNo86N/ACapital repaymentsYes (up to 10% p.a)87N/A8788N/A88						
Capital repayments   Yes (up to 10% p.a)   87   N/A   87     88   N/A   88						
88 N/A 88						
B9   N/A   89     Fixed ERCs   Yes   90+   N/A   90+						
Fixed ERCs Yes 90+ N/A 90+						
Cashback						
Deal Effective from End date	Э					
3% of the loan amount subject to a minimum release of at least £35,000						

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