

| Location of property | Currency of the loan | LTV Interest rate margins | | | Underlying rates |
|--------------------------------------|----------------------|---------------------------|-------|-------|--|
| | | 50% | 60% | 70% | |
| Great Britain | Pounds Sterling | 2.99% | 3.19% | 3.49% | plus the prevailing UK base rate |
| | All other currencies | 3.19% | 3.39% | 3.69% | plus the Cost of Funds rate for the relevant currency |
| France | Euro | 1.39% | 1.49% | 1.59% | plus the Euro Cost of Funds rate |
| | All other currencies | 1.59% | 1.69% | 1.79% | plus the prevailing UK base rate for loans in sterling or Cost of Funds rate for other relevant currencies |
| Spain | Euro | 2.59% | 2.79% | N/A | plus the prevailing EURIBOR rate |
| | All other currencies | 2.79% | 2.99% | N/A | plus the UK base rate for loans in sterling or relevant LIBOR rate |
| USA California, Florida, Nevada & | US Dollars | 3.19% | N/A | N/A | plus the US dollar Cost of Funds rate |
| | All other currencies | 3.39% | N/A | N/A | plus the prevailing UK base rate for loans in sterling or Cost of Funds rate for other relevant currencies |
| USA Other selected states | US Dollars | 2.99% | 3.19% | N/A | plus the US dollar Cost of Funds rate |
| | All other currencies | 3.19% | 3.39% | N/A | plus the prevailing UK base rate for loans in sterling or Cost of Funds rate for other relevant currencies |
| Canada | Canadian Dollars | 1.39% | 1.49% | 1.59% | plus the Canadian dollar Cost of Funds rate |
| | All other currencies | 1.59% | 1.69% | 1.79% | plus the prevailing UK base rate for loans in sterling or Cost of Funds rate for other relevant currencies |
| Hong Kong | Hong Kong Dollars | 1.39% | 1.49% | 1.59% | plus the Hong Kong dollar Cost of Funds rate |
| | All other currencies | 1.59% | 1.69% | 1.79% | plus the prevailing UK base rate for loans in sterling or Cost of Funds rate for other relevant currencies |
| Dubai | All currencies | 4.99% | N/A | N/A | plus the prevailing UK base rate for loans in sterling or Cost of Funds rate for other relevant currencies |
| Singapore | Singapore Dollars | 1.39% | 1.49% | 1.59% | plus the Singapore dollar Cost of Funds rate |
| | All other currencies | 1.59% | 1.69% | 1.79% | plus the prevailing UK base rate for loans in sterling or Cost of Funds rate for other relevant currencies |
| Australia | Australian Dollars | 1.39% | 1.49% | 1.59% | plus the Australian dollar Cost of Funds rate |
| | All other currencies | 1.59% | 1.69% | 1.79% | plus the Bank of England base rate for loans in sterling or Cost of Funds rate for other relevant currencies |
| New Zealand | New Zealand Dollars | 1.39% | 1.49% | 1.59% | plus the New Zealand dollar Cost of Funds rate |
| | All other currencies | 1.59% | 1.69% | 1.79% | plus the UK base rate for loans in sterling or Cost of Funds rate for other relevant currencies |

Important information

The (variable) interest rate is calculated by:

Interest rate margin + Underlying rate.

Interest rate margin

The interest rate margin varies according to the country of property, mortgage currency and 'loan to value'.

The 'loan to value' is the amount borrowed compared to the actual value of the property. It is shown as a percentage.

Underlying rate

The underlying rate is linked to one of the rates below, depending on the country property and mortgage currency:

the Bank of England base rate

the bank's Cost of Funds for the relevant currency*

LIBOR or EURIBOR rates*

* Rates are normally floating, based on a 3-month rollover period

Interest only mortgages

Add 0.20% to the interest rate margins shown.

Singapore and Dubai properties: interest only mortgages are not available.

Spanish properties: interest only mortgages are available for the first five years of the mortgage.

The loan can be switched to a repayment mortgage from month 61.

The actual interest rate charged will be the loan to value (LTV) interest rate margin plus the underlying rate.