

Mortgage Product Guide – for intermediary use only.

For full product information please see the product criteria or the product section in your secure area of www.cbisonline.co.uk

| Rates correct as at 29 June 2009. | | | | | | | | |
|--|-------|-------|---------------------------------------|--|--|--|--|--|
| Loan Amount | LTV | Rate | The overall cost for comparison % APR | Arrangement Fee | Interest Rate Type | Early Repayment Charge (ERC) | Incentives | Product Features |
| Offset Discounted SVR until 30 September 2011. | | | | | | | | |
| £100,000 - £750,000 | < 80% | 3.69% | 4.6% | Arrangement fee of £1,499 for loans up to £500,000; fee by negotiation up to 1% of sum borrowed for loans between £500,001 and £750,000. | Discounted until 30 September 2011 (0.9% below the Clydesdale Bank standard variable rate). After this period the interest rate will revert to the Clydesdale Bank standard variable rate. | 3% until 30/09/2010 2% until 30/09/2011 | Purchase: None Remortgage: Standard legal fees* and free valuation | Lump Sum Payments allowable - up to 10% of the mortgage amount per annum free of ERCs. Available with or without offset functionality. |

See further information section for details of valuation fees.

† Please note that the switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is currently unencumbered then the switching package is not available.

Optima Legal Services will charge a funds transfer fee of £40.25 to applicants who use the switching package.

Further information.

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| Age | Minimum 18 years primary and secondary applicants. Mortgages can be extended beyond retirement age provided that sufficient income can be demonstrated. | |
| Arrangement Fee / CHAPS Fee | The arrangement fee can be added to the loan. A CHAPS fee of £30 will be charged by Clydesdale Bank for releasing funds to the solicitor. | |
| APR | APR quoted is the overall rate illustrated for comparison purposes. | |
| Bank Statements | Any bank statements requested must be both the latest available and must also show the applicant's salary and mortgage/rental payments being made. If bank statements do not meet these requirements, additional documentation will be required. Please note that statements printed directly from cash point machines or internet are not acceptable. | |
| Early Repayment Charge (ERC) | Refer to individual Product Details | |
| Gross Annual Income Multipliers | We work on affordability but as a guide please use the following multipliers: Residential: Sole Application : 4.25 x income. Joint Application : 3.5 x joint income. | |
| Income - Supporting Documentation Required | Employed: 3 most recent payslips. Self-employed: most recent 2 years' audited/certified accounts or most recent 3 years' tax assessment statements. | |
| Interest Rate | Refer to individual Product Details. | |
| Insurances | Buildings Insurance, Contents Insurance, Mortgage Payment Protection and Life Cover/Critical Illness cover are strongly recommended. All types of cover can be arranged through a provider of customers choice. | |
| Loan Purpose | Mortgages may be granted for the purchase and/or improvement of a property or the take over of a mortgage from another financial institution providing the original mortgage was used for house purchase and/or home improvements. Arrangement fees can be added to the loan over and above the maximum LTV criteria. Professional Valuation fees and Solicitors fees may be included in the advance, provided the Loan amount remains within the maximum LTV criteria. | |
| Loan Size | Residential Purchase Minimum Loan : £100,000 Maximum Loan : £750,000 | Residential Re-mortgage Minimum Loan : £100,000 Maximum Loan : £750,000 |
| Location | England, Wales and Scotland only. We do not provide mortgages for properties in Northern Ireland. | |
| LTV | Residential Purchase Refer to individual Product Details | Residential Re-mortgage Refer to individual Product Details |
| Lump Sum Payments | Refer to individual Product Details. | |
| Offset / Business Offset | All of our non-fixed rate products have the benefits of our offset features. These allow personal or business current and savings accounts to be opened and linked to the mortgage at any point during its lifetime. Linked business accounts can only be linked to a mortgage if all named individuals on the accounts are also party to the mortgage. The Business Offset mortgage is available to individuals who are sole traders and simple partnerships (two or more individuals who are in business together and have their mortgage together). | |
| Portability | All products are portable, subject to the new mortgage meeting current lending policy requirements. | |
| Processing | All applications should be sent to : Clydesdale Bank PLC, PO Box 26889, Glasgow G2 9BS. To discuss the progress of a submitted application please call 0844 892 0192 or email cbis@mail.cbisonline.co.uk. | |
| Procurement Fee | A procurement fee of 0.3% will be paid on all referred mortgage business. | |
| References Required | All applications will be subject to a Credit Search and Credit Score. Dependant on the risk of the individual case, either full references or telephone calls to the employers/ accountants maybe required. | |

Further information.

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| Repayment Method | Repayment or Interest only. Part and Part option available. |
| Residency | Applicants must have been permanently resident in the UK for past 3 years and have indefinite leave to remain in the UK. In all cases, applicants should appear on the Voters' Roll in the last 3 years. If applicants are not currently shown on the Voters' Roll at their current address, proof of residency will be required. |
| Solicitors | Applicant's solicitors must be approved by Clydesdale Bank PLC. |
| Standard Variable Rate | The current Clydesdale Bank Standard Variable Rate is available at www.cbonline.co.uk/homelending . |
| Term | Term of the loan can be from 5 to 25 years. |

Valuation Fee Our Valuation Panel Manager will be instructed to carry out all valuations required by Clydesdale Bank PLC. Fee scales for both a Mortgage Valuation and Homebuyers Report are detailed below.

| Mortgage Valuation | | Homebuyers Survey | |
|--------------------------------|--------|--------------------------------|--------|
| Valuation Range: | | Valuation Range: | |
| £0 - £100,000 : | £280 | £0 - £100,000 : | £430 |
| £100,001 - £150,000 : | £310 | £100,001 - £150,000 : | £480 |
| £150,001 - £200,000 : | £340 | £150,001 - £200,000 : | £530 |
| £200,001 - £250,000 : | £360 | £200,001 - £250,000 : | £580 |
| £250,001 - £300,000 : | £390 | £250,001 - £300,000 : | £630 |
| £300,001 - £350,000 : | £420 | £300,001 - £350,000 : | £680 |
| £350,001 - £400,000 : | £450 | £350,001 - £400,000 : | £730 |
| £400,001 - £450,000 : | £485 | £400,001 - £450,000 : | £780 |
| £450,001 - £500,000 : | £510 | £450,001 - £500,000 : | £830 |
| £500,001 - £600,000 : | £570 | £500,001 - £600,000 : | £910 |
| £600,001 - £700,000 : | £640 | £600,001 - £700,000 : | £990 |
| £700,001 - £800,000 : | £710 | £700,001 - £800,000 : | £1,070 |
| £800,001 - £900,000 : | £780 | £800,001 - £900,000 : | £1,150 |
| £900,001 - £1,000,000 : | £850 | £900,001 - £1,000,000 : | £1,230 |
| £1,000,001 - £1,250,000 : | £975 | £1,000,001 - £1,250,000 : | £1,275 |
| £1,250,001 - £1,500,000 : | £1,100 | £1,250,001 - £1,500,000 : | £1,400 |
| £1,500,001 - £1,750,000 : | £1,225 | £1,500,001 - £1,750,000 : | £1,525 |
| £1,750,001 - £2,000,000 : | £1,350 | £1,750,001 - £2,000,000 : | £1,650 |
| £2,000,001 - £2,250,000 : | £1,500 | £2,000,001 - £2,250,000 : | £1,800 |
| £2,250,001 - £2,500,000 : | £1,650 | £2,250,001 - £2,500,000 : | £1,950 |
| £2,500,001 - £2,750,000 : | £1,800 | £2,500,001 - £2,750,000 : | £2,100 |
| £2,750,001 - £3,000,000 : | £1,950 | £2,750,001 - £3,000,000 : | £2,250 |
| £3,000,001 - £3,500,000 : | £2,100 | £3,000,001 - £3,500,000 : | £2,400 |
| £3,500,001 - £4,000,000 : | £2,250 | £3,500,001 - £4,000,000 : | £2,550 |
| £4,000,001 - £4,500,000 : | £2,400 | £4,000,001 - £4,500,000 : | £2,700 |
| £4,500,001 - £5,000,000 : | £2,550 | £4,500,001 - £5,000,000 : | £2,850 |
| Over £5,000,000 by negotiation | | Over £5,000,000 by negotiation | |