

Our interest rates will increase by between 0.30% to 1.00% depending on the product. Please see the rate table below for the full range of changes.

| Avant Money Fixed Term Rates (effective 15 th August 2022) | | | | | | | | |
|---|-----------------------------|-------------------|-----------------------------|-------------------|-----------------------------|-------------------|-----------------------------|-------------------|
| Fixed term range | 60% LTV | | 70% LTV | | 80% LTV | | 90% LTV | |
| | Rate | APRC ¹ | Rate | APRC ¹ | Rate | APRC ¹ | Rate | APRC ¹ |
| 3 years | 2.25% (was 1.95%) | 2.44% | 2.35% (was 2.05%) | 2.47% | 2.45% (was 2.15%) | 2.68% | 2.50% (was 2.20%) | 2.70% |
| 4 years | 2.45% (was 1.95%) | 2.50% | 2.55% (was 2.05%) | 2.54% | 2.65% (was 2.15%) | 2.74% | 2.65% (was 2.15%) | 2.74% |
| 5 years | 2.65% (was 2.15%) | 2.60% | 2.75% (was 2.25%) | 2.64% | 2.85% (was 2.35%) | 2.83% | 2.90% (was 2.40%) | 2.83% |
| 7 years | 2.95% (was 2.25%) | 2.81% | 3.05% (was 2.35%) | 2.87% | 3.15% (was 2.45%) | 3.04% | 3.25% (was 2.55%) | 3.10% |
| 10 years | 3.40% (was 2.40%) | 3.26% | 3.50% (was 2.50%) | 3.34% | 3.60% (was 2.60%) | 3.48% | 3.70% (was 2.70%) | 3.56% |

| Avant Money One Mortgage Rates (effective 15 th August 2022) | | | | | | | | |
|---|-----------------------------|-------------------|-----------------------------|-------------------|-----------------------------|-------------------|-----------------------------|-------------------|
| Mortgage term | 60% LTV | | 70% LTV | | 80% LTV | | 90% LTV | |
| | Rate | APRC ¹ | Rate | APRC ¹ | Rate | APRC ¹ | Rate | APRC ¹ |
| Up to 15 years | 3.40% (was 2.40%) | 3.48% | 3.55% (was 2.55%) | 3.64% | 3.65% (was 2.65%) | 3.74% | 3.85% (was 2.85%) | 3.95% |
| Up to 20 years | 3.50% (was 2.50%) | 3.58% | 3.65% (was 2.65%) | 3.74% | 3.75% (was 2.75%) | 3.84% | 3.95% (was 2.95%) | 4.05% |
| Up to 25 years | 3.50% (was 2.50%) | 3.58% | 3.65% (was 2.65%) | 3.73% | 3.75% (was 2.75%) | 3.83% | 3.95% (was 2.95%) | 4.04% |
| Up to 30 years | 3.50% (was 2.50%) | 3.57% | 3.65% (was 2.65%) | 3.73% | 3.75% (was 2.75%) | 3.83% | 3.95% (was 2.95%) | 4.04% |

¹ APRC is the Annual Percentage Rate of Charge. This rate allows a customer to easily compare mortgages from different lenders. It considers all the costs involved over the term of the mortgage such as set-up charges and the interest rate. The lower the APRC, the lower the monthly repayments and cost over the full term of the mortgage.

| Avant Money Follow-on Variable Rates (effective 15 th August 2022) | | |
|---|-----------------------------|-----------------------------|
| | < 70% LTV Rate | > 70% LTV Rate |
| Follow-on Rate | 2.45% (was 2.00%) | 2.70% (was 2.20%) |

Implementation Details

- For existing Avant Money mortgage customers, no action is required. Follow-on variable rates are subject to change as per our Variable Rate Policy Statement. Our follow-on variable rate will change to 2.45% for LTVs up to 70% and to 2.70% for LTVs above 70%.
- Our current fixed rates will continue to be available to customers with a Letter of Offer dated **before 15th August 2022** and who complete full mortgage drawdown by close of business on **Friday 9th September**. To guarantee drawdown in this period, all legal packs and all associated documents must be submitted to Avant Money and **confirmed as correct by Friday 2nd September**.
- Our new rates will be applied to applications received and to offers issued from **Monday 15th August**.