

UNISON

Following the recent launch of the market-leading two year fixed rate, Britannia, the mortgage provider for UNISON MEMBERS has launched some more new best buy mortgages, with the arrival of a new market-leading 3-year tracker and a 5-year capped tracker.

3 year tracker mortgage – until 31/07/2013

A Tracker Rate Mortgage that tracks the Bank of England Base Rate. Whenever the Base Rate changes the interest rate set for your mortgage tracks the change. So, you pay more when the Base Rate goes up and less if it goes down. The Tracker rate applies for the initial period and the mortgage rate reverts to Britannia's Standard Variable Rate for the remaining term.

This new market-leading three-year tracker rate until 31/07/2013 has an arrangement fee of £999. Early repayments charges apply until 31/07/2013.

Advance	Initial rate	Current Standard Variable Rate	Overall cost for comparison
Up to 75% LTV	2.49% Bank of England Base rate plus 1.99%, currently 2.49% variable until 31/07/2013. Changing then to our Standard Variable Rate	4.24% remaining on these variable rate terms for the remainder of the mortgage term	3.9% APR variable

5 year capped rate mortgage – until 31/07/2015

A capped rate mortgage that tracks the Bank of England Base rate, which means you pay less when the rate goes down and more when the rate increases. The capped rate on this product ensures your monthly mortgage payments do not go above a certain level, so you can benefit from Base Rate reductions and know your payments are capped if the base rate increases significantly. An arrangement fee of £999. Early repayments charges apply until 31/07/2015.

Advance	Initial rate	Current Standard Variable Rate	Overall cost for comparison
Up to 75% LTV	2.99% Bank of England Base rate plus 2.49%, currently 2.99% variable until 31/07/2015. Changing then to our Standard Variable Rate. Due to the rate cap, the rate on this will not go above 5.99% before 31/07/2015.	4.24% remaining on these variable rate terms for the remainder of the mortgage term	3.9% APR variable

Plus if you are a first time buyer, moving home or remortgaging from another lender, as a member of UNISON, you qualify for an exclusive £150 cashback offer on completion of your mortgage

Your home may be repossessed if you do not keep up repayments on your mortgage

For more information contact your local Britannia advisor,
Patricia Kershaw ON 07971816484 or e-mail sarita.maharaj@britannia.co.uk

See britannia.co.uk/ call 0808 156 1202* or visit your local branch for more information.

*Lines open 8am - 8pm Monday - Friday and 9am - 1pm Saturdays. Calls from BT landline phones are free however mobile providers may charge. Telephone calls may be recorded and/or monitored.

**Call charges to mobile phones will vary, depending on your telecom provider's call rates.

Britannia is a trading name used by The Co-operative Bank p.l.c, part of The Co-operative Financial Services.