



Fantastic deals with our new lending partner Skipton International

As one of their select group of introducers, The Alexander Beard Group PLC can offer Skipton Internationals' range of 3 & 5 year fixed rate Buy To Let deals. These rates are currently without arrangement fee.

Also as an introduction to our new service, any fully submitted Expatriate Buy to Let Mortgage application prior to 31/12/2014 will not be subject to an additional advice fee from ourselves.

Product Name	Product Features	LTV	Pay Rate	APR	Product	Product Fees	Early Repayment Charges
5 Year Discount*	Guaranteed to track the Skipton International Standard Variable Rate for 5 years	Up to 75%	3.99% (SVR – 1.00%)	5.0%	UKD02	Fee Free	3% until end of discount term
3-Year Fixed Rate**	Fixed rate of interest until 30 September 2017	Up to 75%	4.99%	5.3%	UKF11	Fee Free	3% until 30.09.17
5-Year Fixed Rate***	Fixed rate of interest until 30 September 2019	Up to 75%	5.49%	5.5%	UKF12	Fee Free	5% until 30.09.19

Following a fixed, discount or tracker period the interest rate will revert to Skipton Internationals Standard Variable Rate (currently 4.99%) + 0.25%

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Minimum age 18 years. All mortgages are subject to status and valuation.

The Alexander Beard Group plc. cannot provide tax advice.

* The overall cost for comparison is 5.0% APR. The actual rate available will depend on your circumstances. Ask for a personalised illustration.

** The overall cost for comparison is 5.3% APR. The actual rate available will depend on your circumstances. Ask for a personalised illustration.

*** The overall cost for comparison is 5.5% APR. The actual rate available will depend on your circumstances. Ask for a personalised illustration.