



MONTHLY NEWSLETTER, APR 2021

7 MAY 2021



@ARROWS_SIX



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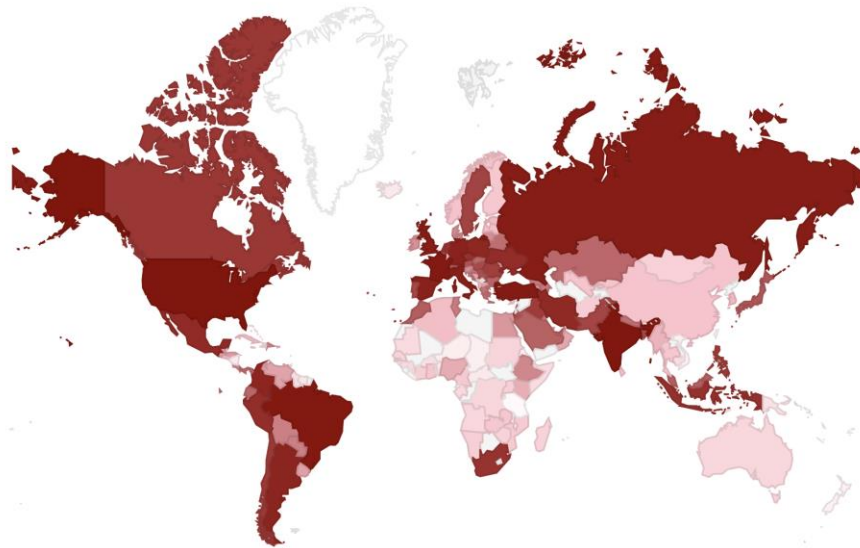


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- Covid-19 Update
- Global Economy
- Global Markets Overview
- Global Stock Markets
 - UK Stock Markets
- Global Bond Markets
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- UK Economy
- UK Markets
- UK Mortgage Market – Competitive Benchmark Analysis

Covid-19 Update











Coronavirus	Cases	Deaths	Recovered
Coronavirus Cases	Total	Change	PerMillion
United States	32,558,066	45,132	98,816
India	21,077,410	412,262	15,646
Brazil	14,930,183	73,295	71,045
France	5,680,378	24,371	84,416
Turkey	4,955,594	26,476	59,270
Russia	4,855,128	7,639	33,095
United Kingdom	4,423,796	1,946	65,997
Italy	4,059,821	9,113	68,072
Spain	3,544,945	4,515	74,898
Germany	3,451,550	18,034	41,499
More			

Coronavirus	Cases	Deaths	Recovered
Coronavirus Deaths	Total	Change	PerMillion
United States	579,280	781	1,758
Brazil	414,399	2,811	1,971
India	230,168	3,980	170
Mexico	217,740	395	1,720
United Kingdom	127,543	4	1,902
Italy	121,738	305	2,041
Russia	112,246	351	765
France	105,416	243	1,566
Germany	83,876	285	1,008
Spain	78,399	106	1,656
More			

Source: www.tradingeconomics.com, as of 7 May 2021 (Changes represent the daily increases in cases / deaths).

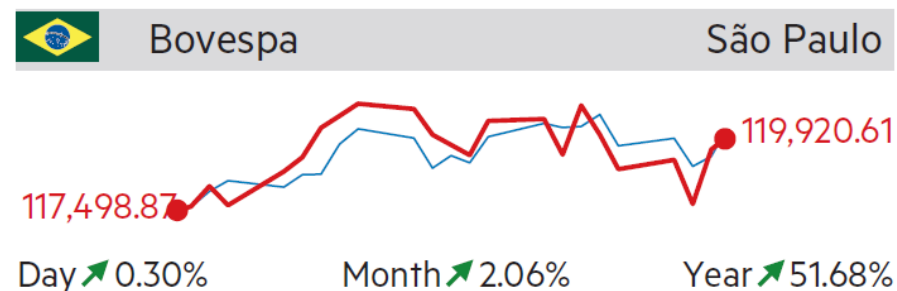
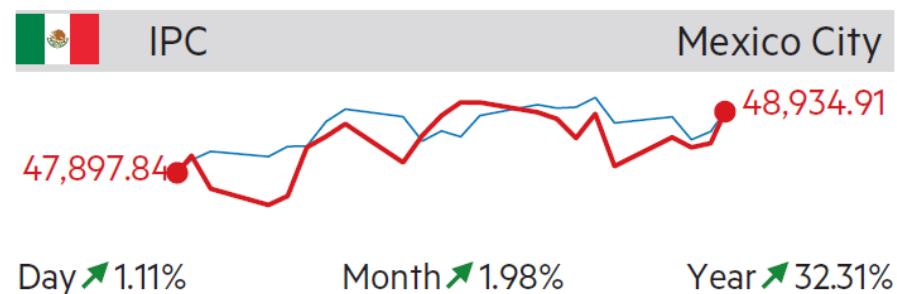
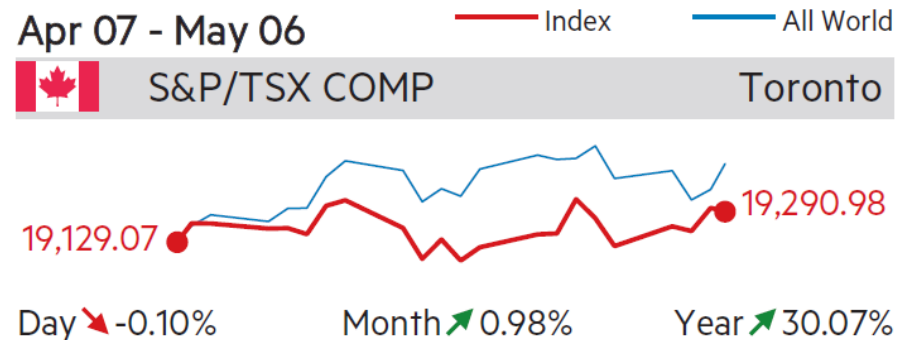
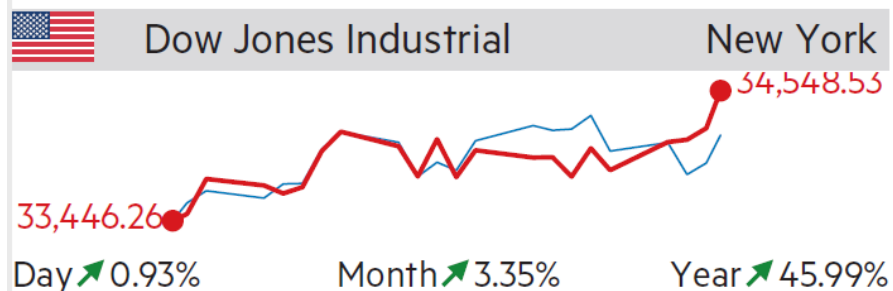
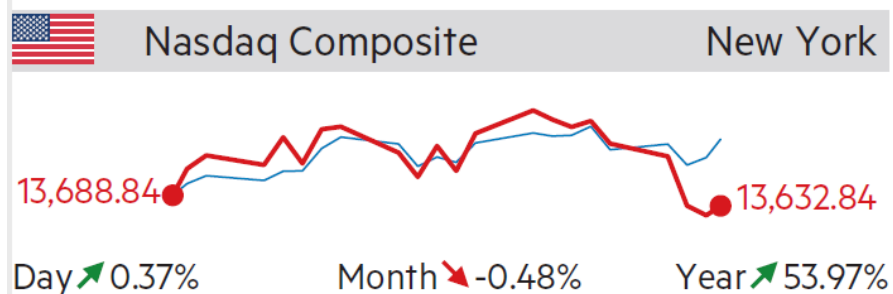
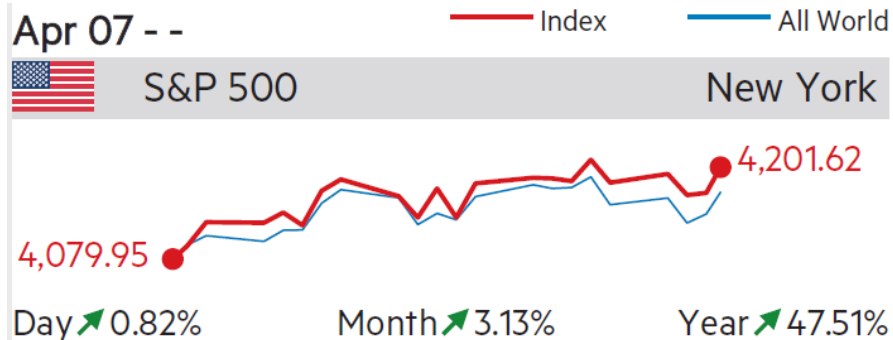
COUNTRIES ▾	GDP	GDP YoY	GDP QoQ	Interest rate	Inflation rate	Jobless rate	Gov. Budget	Debt/GDP	Current Account	Population
United States	21433	0.40%	6.40%	0.25%	2.60%	6.00%	-4.60%	107.60%	-3.10	329.48
China	14343	18.30%	0.60%	3.85%	0.40%	5.30%	-3.70%	66.80%	1.90	1400.05
Euro Area	13336	-1.80%	-0.60%	0.00%	1.60%	8.10%	-7.20%	98.00%	2.30	342.41
Japan	5082	-1.40%	2.80%	-0.10%	-0.20%	2.60%	-10.30%	266.20%	3.20	125.67
Germany	3846	-3.00%	-1.70%	0.00%	2.00%	4.50%	-4.20%	69.80%	7.00	83.17
India	2869	0.40%	7.90%	4.00%	5.52%	6.50%	-9.50%	69.62%	-0.90	1347.12
United Kingdom	2829	-7.30%	1.30%	0.10%	0.70%	4.90%	-16.90%	100.20%	-3.50	67.03
France	2716	1.50%	0.40%	0.00%	1.30%	8.00%	-9.20%	115.70%	-1.90	67.29
Italy	2001	-1.40%	-0.40%	0.00%	1.10%	10.10%	-9.50%	155.80%	3.60	59.64
Brazil	1840	-1.10%	3.20%	3.50%	6.10%	14.40%	-5.90%	75.79%	-0.72	210.15
Canada	1736	-3.20%	2.30%	0.25%	2.20%	7.50%	-15.90%	88.60%	-1.90	37.78
Russia	1700	-1.80%	1.50%	5.00%	5.79%	5.40%	1.80%	14.60%	3.90	146.70
South Korea	1647	1.80%	1.60%	0.50%	2.30%	3.90%	-2.60%	42.60%	3.50	51.78
Spain	1394	-4.30%	-0.50%	0.00%	2.20%	15.98%	-11.00%	120.00%	0.70	47.33
Australia	1393	-1.10%	3.10%	0.10%	1.10%	5.60%	-4.30%	24.80%	2.50	25.68
Mexico	1269	-3.80%	0.40%	4.00%	4.67%	3.90%	-1.60%	45.50%	2.40	126.58
Indonesia	1119	-0.74%	-0.96%	3.50%	1.42%	6.26%	-6.50%	38.50%	-0.44	270.20
Netherlands	909	-2.80%	-0.10%	0.00%	1.90%	3.50%	-4.30%	54.50%	7.80	17.41
Saudi Arabia	793	-3.90%	2.50%	1.00%	4.90%	7.40%	-4.50%	22.80%	6.30	34.22
Turkey	754	5.90%	1.70%	19.00%	17.14%	13.40%	-3.40%	39.50%	-5.10	83.61
Switzerland	703	-1.60%	0.30%	-0.75%	0.30%	3.40%	1.50%	41.00%	3.80	8.61
Taiwan	611	8.16%	3.09%	1.13%	2.09%	3.72%	-4.50%	28.20%	9.50	23.55
Poland	592	-2.80%	-0.70%	0.10%	4.30%	6.40%	-7.00%	57.50%	3.60	37.96
Thailand	544	-4.20%	1.30%	0.50%	3.41%	1.50%	-1.90%	50.50%	4.20	66.65
Sweden	531	0.00%	1.10%	0.00%	1.70%	10.00%	-3.10%	39.90%	5.20	10.33
Belgium	530	-1.00%	0.60%	0.00%	1.23%	5.80%	-9.40%	114.10%	-1.20	11.52
Venezuela	482	-26.80%	-23.70%	58.67%	3012.20%	6.40%	-29.90%	350.00%	9.80	32.22
Argentina	450	-4.30%	4.50%	38.00%	42.60%	11.00%	-8.50%	89.40%	1.00	45.38
Nigeria	448	0.11%	9.68%	11.50%	18.17%	33.30%	-3.80%	34.98%	-3.60	206.14
Austria	446	-2.70%	0.20%	0.00%	2.00%	8.70%	-8.90%	83.90%	2.50	8.90

Source: www.tradingeconomics.com, as of 7 May 2021 (GDP figures are provided in USD billion)

Macro Outlook	UK & US Economic Calendar – Key Events
<ul style="list-style-type: none"> Economic data have been pointing up of late – with jobs, confidence, and consumer spending soaring. The global composite PMI is at a six-and-a-half-year high. Higher inflationary pressures are still evident – with shipping costs, input costs indices and commodity prices still up. Those economies with better access to vaccines and able to open up more quickly will likely outperform. 	<ul style="list-style-type: none"> 6 May > BoE Interest Rate Decision  United Kingdom 7 May > Non-Farm Payrolls  United States 7 May > Unemployment Rate  United States 12 May > GDP Growth Rate  United Kingdom 12 May > Inflation Rate  United States 14 May > Retail Sales  United States 18 May > Employment Change  United Kingdom 19 May > Inflation Rate  United Kingdom
Equities	Bonds
<ul style="list-style-type: none"> Global economic recovery prospects are bolstered by vaccine rollout and fiscal stimulus. Uncertainty of Covid remains on the horizon. Domestic-focused stocks can benefit from the UK's strong cyclical rebound amid successful vaccination and re-opening. UK equities index is exposed to value stocks and the BoE remains dovish. To date, 38% of companies in the S&P 500 have reported quarterly earnings with over 80% beating expectations. 	<ul style="list-style-type: none"> The US 10 Year Treasury yield appears to have stabilised around 1.6% after hitting recent highs of 1.75% at end-March signalling that inflation concerns may be abating for the time being. US President Biden government's \$2 trillion fiscal stimulus, along with higher commodity prices, increase the potential for higher US inflation. If real rates remain low, many analysts argue that US treasury bonds are deemed unattractive even at 1.6%.
Commodities	FX
<ul style="list-style-type: none"> Gold underperformed year-to-date as economic recovery and risk-on sentiment continues. However, gold climbed 3.6% in April, as the weaker USD environment and falling yields helped the precious metal put on a sterling performance throughout the month. OPEC+'s supply discipline has been supportive of oil prices, but demand remains muted until mobility resumes. 	<ul style="list-style-type: none"> US Dollar Index (DXY) weakened 2.1% amid falling yields and "risk on" sentiment. The EUR rallied in April as firm risk sentiment and falling US Treasury yields helped it to climb 2.5% over the duration of the month. In April, the GBP climbed a relatively meagre 0.3% considering the prevailing USD weakness of April and was the G10 underperformer.

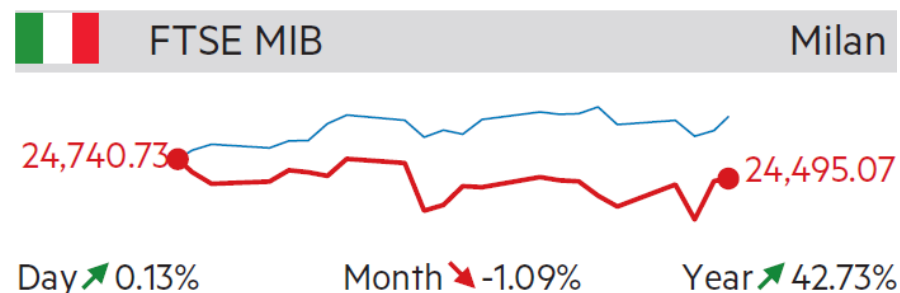
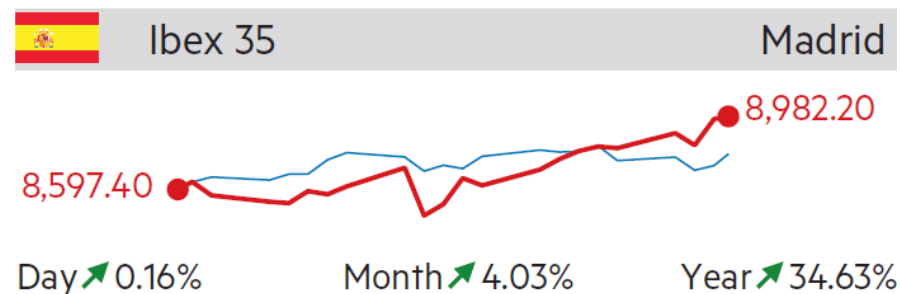
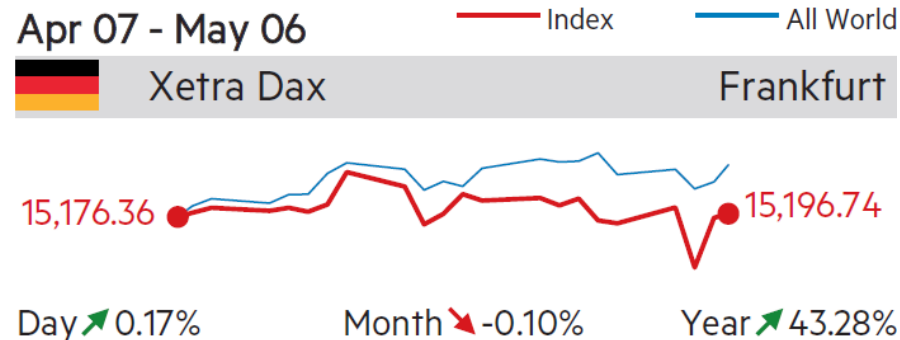
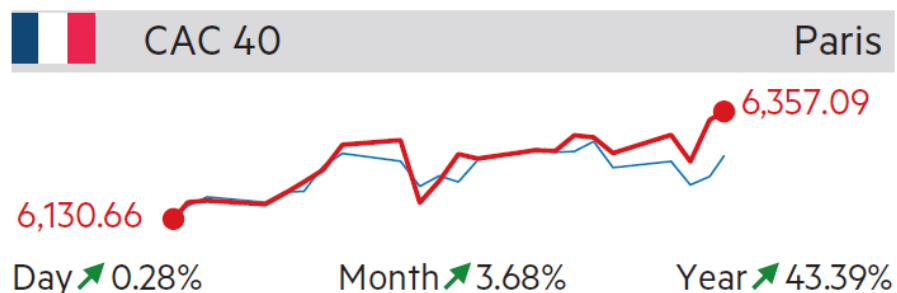
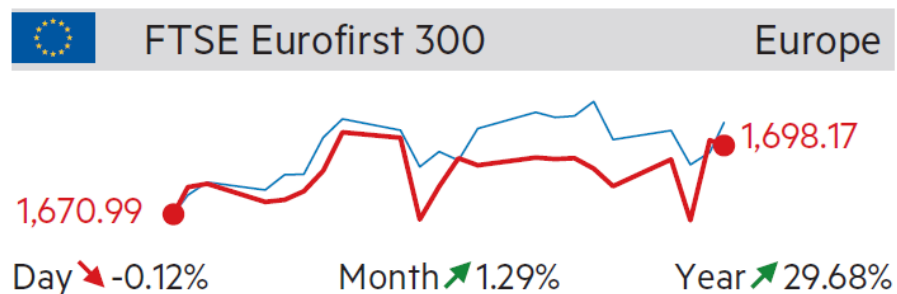
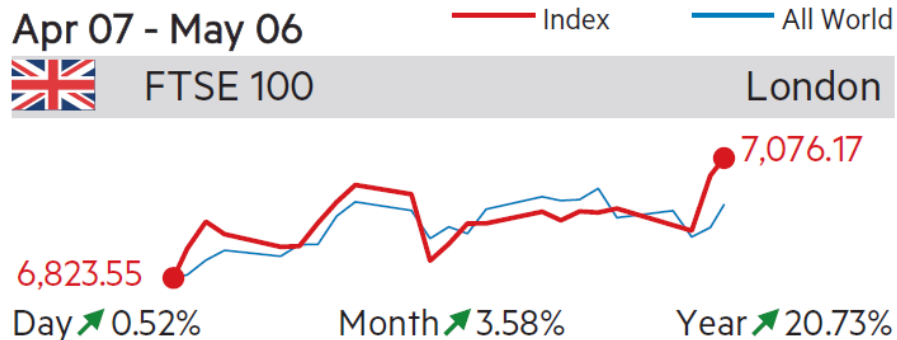
• *Note: Past performance is not an indication of future performance*

Global Stock Markets – Americas



- Source: Financial Times
- All figures are as of 7 May 2021
- Monthly figures represent the April 2021 period

Global Stock Markets – Europe



- Source: Financial Times
- All figures are as of 7 May 2021
- Monthly figures represent the April 2021 period

Global Stock Markets – Asia

Apr 07 - May 06

Index

All World



Nikkei 225

Tokyo



Day ▲ 1.80%

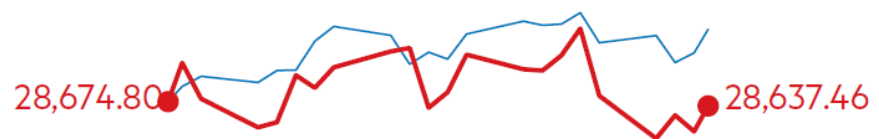
Month ▼ -2.46%

Year ▲ 49.59%



Hang Seng

Hong Kong



Day ▲ 0.77%

Month ▼ -1.20%

Year ▲ 19.79%



Shanghai Composite

Shanghai



Day ▼ -0.16%

Month ▼ -1.24%

Year ▲ 20.32%

Apr 07 - May 06

Index

All World



Kospi

Seoul



Day ▲ 1.00%

Month ▲ 1.86%

Year ▲ 67.71%



FTSE Straits Times

Singapore



Day ▲ 0.62%

Month ▼ -1.20%

Year ▲ 23.28%



BSE Sensex

Mumbai



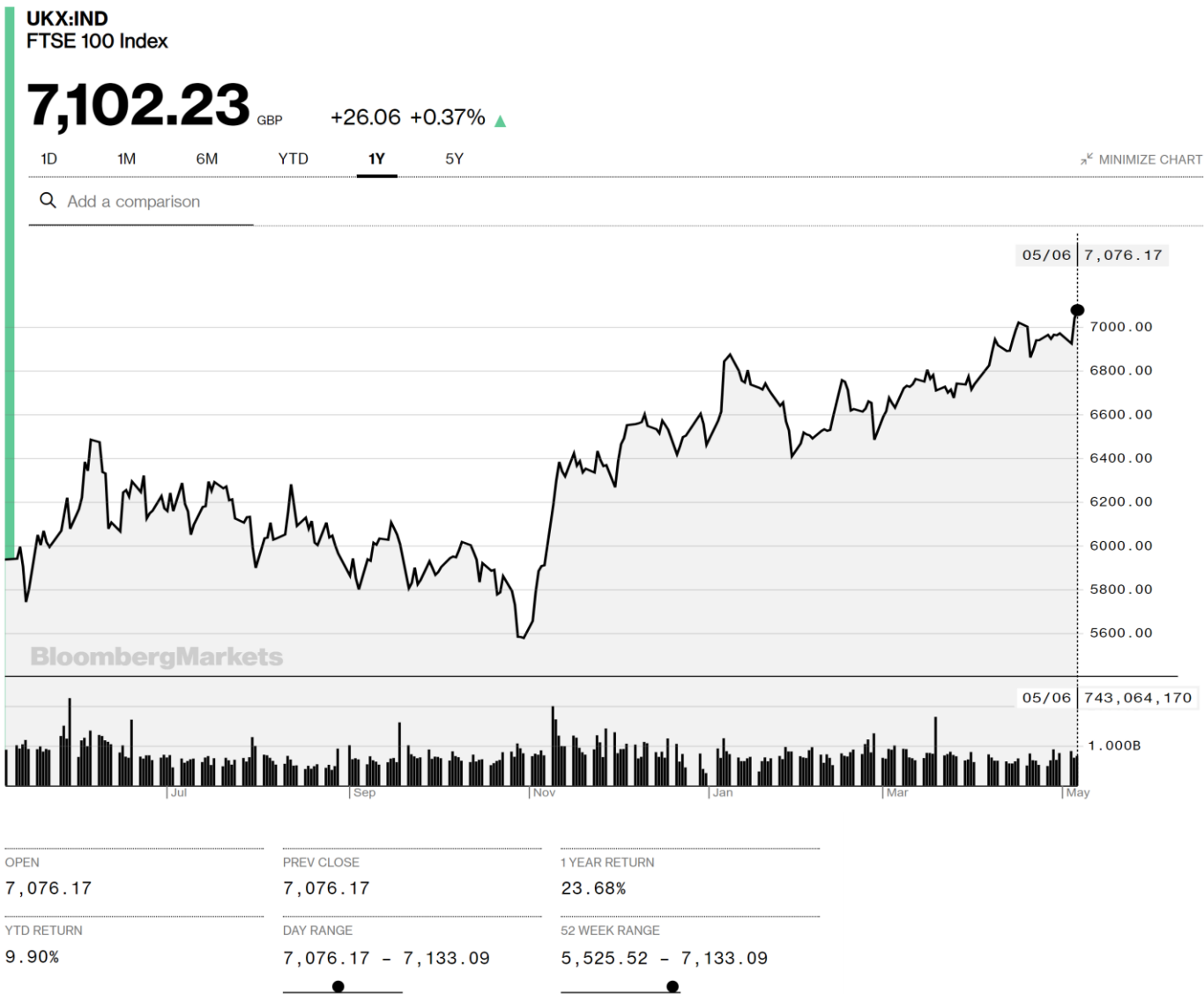
Day ▲ 0.56%

Month ▼ -0.43%

Year ▲ 55.63%

- Source: Financial Times
- All figures are as of 7 May 2021
- Monthly figures represent the April 2021 period

UK Stock Markets



- Source: Bloomberg
- All figures are as of 7 May 2021

Turkey Stock Markets

XU100:IND
Borsa Istanbul 100 Index

1,433.26 TRY +5.53 +0.39% ▲

1D 1M 6M YTD **1Y** 5Y

Q Add a comparison



OPEN
1,432.25

PREV CLOSE
1,427.73

1 YEAR RETURN
50.36%

YTD RETURN
-3.25%

DAY RANGE
1,423.39 - 1,437.05

52 WEEK RANGE
976.72 - 1,589.47

- Source: Bloomberg
- All figures are as of 7 May 2021

Global Bond Markets – Americas & Europe & Middle East

Americas 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
United States »	1.57%	+0	-10	+93	12:34 PM
Canada	1.51%	0	+1	+96	12:34 PM
Brazil	9.17%	-11	-32	--	12:33 PM
Mexico	6.69%	-6	+20	+65	12:34 PM

Europe, Middle East & Africa 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
Germany »	-0.22%	+1	+11	+33	11:59 AM
United Kingdom »	0.77%	-2	+0	+54	11:59 AM
France	0.17%	+3	+24	+20	11:59 AM
Italy	0.96%	+5	+27	-95	11:59 AM
Spain	0.48%	+3	+14	-33	11:59 AM
Netherlands	-0.07%	+1	+12	+20	11:59 AM
Portugal	0.50%	+4	+27	-44	11:59 AM
Greece	0.98%	+3	+14	-118	11:59 AM
Switzerland	-0.25%	+1	+7	+34	11:16 AM

- Source: Bloomberg
- All figures are as of 7 May 2021

Global Bond Markets – Asia Pacific

Asia Pacific 10-Year Government Bond Yields

COUNTRY	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
Japan »	0.08%	0	-1	+9	3:59 AM
Australia »	1.67%	-2	-7	+75	2:38 AM
New Zealand	1.71%	+2	-2	+95	1:26 AM
Hong Kong	1.02%	--	--	--	5:25 AM
Singapore	1.49%	0	-13	+58	5:30 AM
South Korea	2.13%	+213	+6	--	7:09 AM
India	6.01%	+4	-7	-1	6:53 AM

- Source: Bloomberg
- All figures are as of 7 May 2021

UK Bond Markets

Gilt Yields

NAME	COUPON	PRICE	YIELD	1 DAY	1 MONTH	1 YEAR	TIME (EDT)
GTGBP2Y:GOV UK Gilt 2 Year Yield	0.13	100.17	0.02%	-1	-3	+4	11:59 AM
GTGBP5Y:GOV UK Gilt 5 Year Yield	0.13	99.13	0.31%	-2	-5	+24	11:59 AM
GTGBP10Y:GOV UK Gilt 10 Year Yield	4.75	136.63	0.77%	-2	+0	+54	11:59 AM
GTGBP30Y:GOV UK Gilt 30 Year Yield	0.63	83.24	1.31%	0	0	+76	11:59 AM

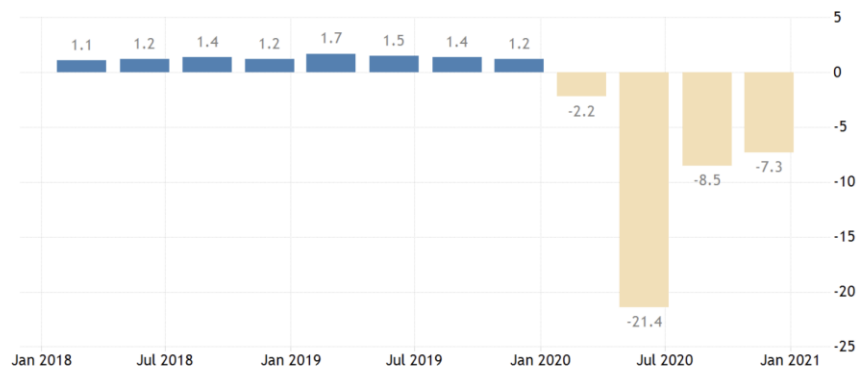
Bank of England Rates

RATE	CURRENT	1 YEAR PRIOR
UKBRBASE:IND Official Bank Rate	0.10	0.10
UKAPTARG:IND Asset Purchase Program Target (Billions of GBP)	875.00	435.00

- Source: Bloomberg
- All figures are as of 7 May 2021

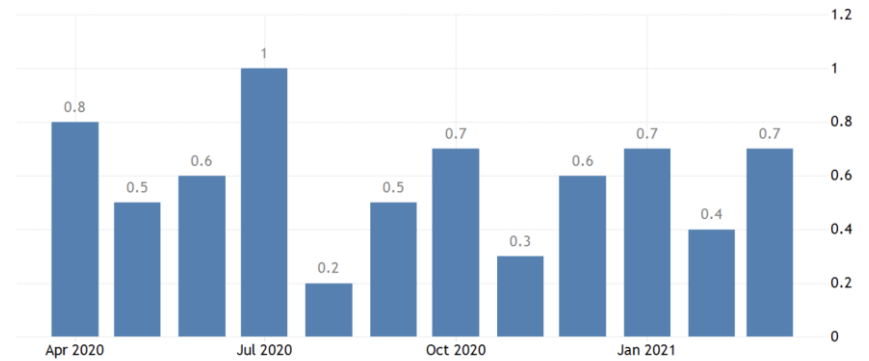
UK Economy

Annual GDP Growth



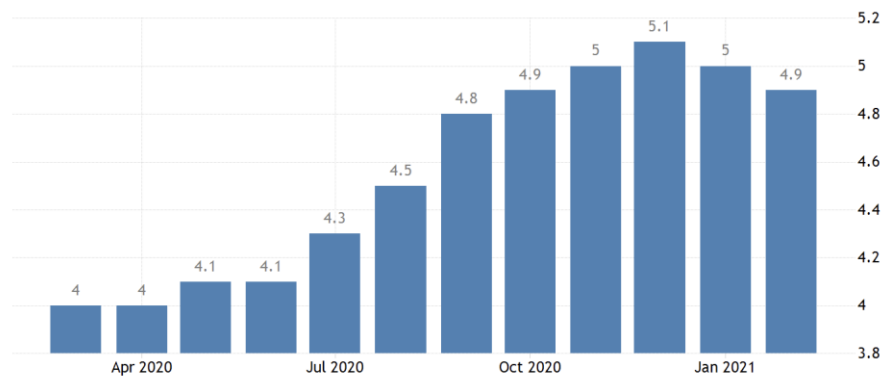
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Annual Inflation



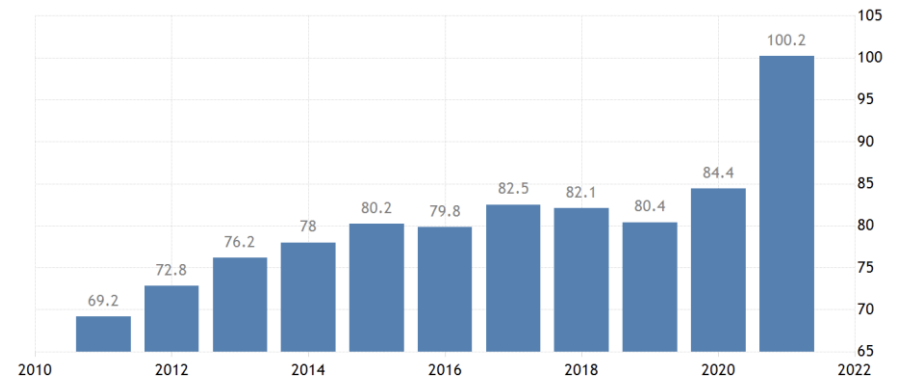
SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

Unemployment



SOURCE: TRADINGECONOMICS.COM | OFFICE FOR NATIONAL STATISTICS

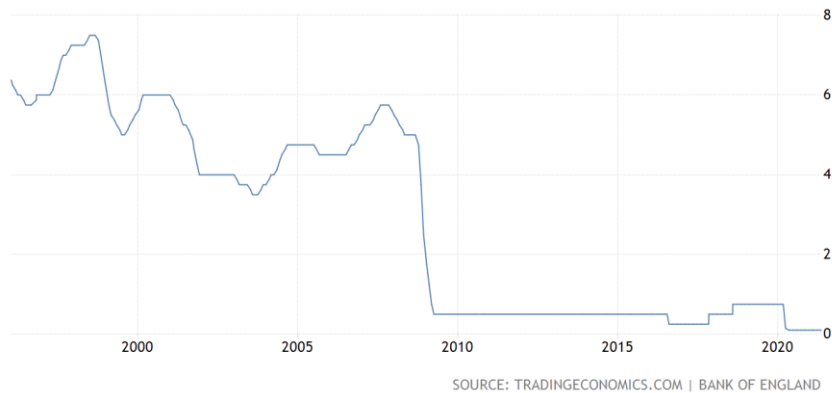
Government Debt / GDP



SOURCE: TRADINGECONOMICS.COM | OFFICE FOR BUDGET RESPONSIBILITY, UK

UK Markets

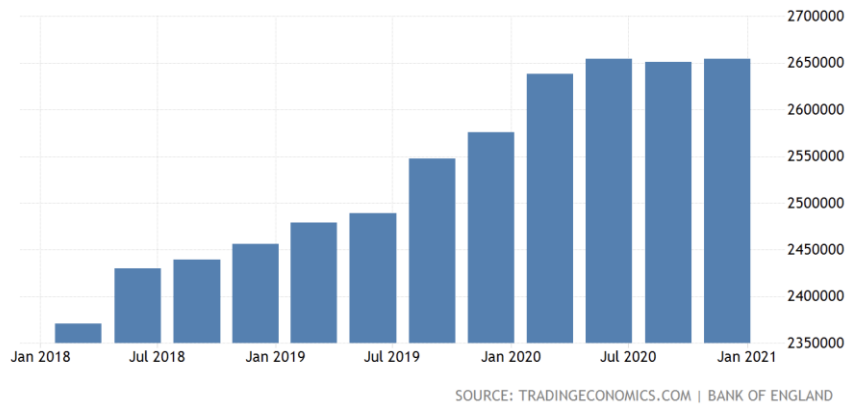
Interest Rate



Retail Sales YoY



Loans to Private Sector



Home Loans








- Source: www.tradingeconomics.com
- Loan figures are in £million

UK Mortgage Loans

Competitive Market Benchmark (Indicative Only) – Page 1 of 4

Your mortgage options


Borrowing £300,000 and repaying over 25 years

 7 year fixed Full details					
£1,198 Monthly payment until 31/8/2028	1.49% Initial rate	£749 Product fees	£101,450 Initial term cost	2.5% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.5%. Total amount payable £408,579.51 includes interest of £107,715.51 product fees of £749 and other fees of £115. Repayments: 87 months of £1,198.40 at 1.49% (fixed), then 213 months of £1,424.67 at 3.59% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,264 Monthly payment until 1/8/2031	1.95% Initial rate	£995 Product fees	£153,012 Initial term cost	2.8% APRC	Continue Call
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.8%. Total amount payable £420,718.22 includes interest of £119,418.22 product fees of £995 and other fees of £305. Repayments: 122 months of £1,264.27 at 1.95% (fixed), then 178 months of £1,489.76 at 4.34% (variable). Early repayment charges apply.					
 Lifetime discounted Full details					
£1,270 Monthly payment for 300 months	1.99% Initial rate	£0 Product fees	£381,505 Initial term cost	2.0% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.0%. Total amount payable £381,655 includes interest of £81,030 product fees of £0 and other fees of £625. Repayments: 300 months of £1,270.10 at 1.99% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,270 Monthly payment until 31/8/2031	1.99% Initial rate	£999 Product fees	£153,446 Initial term cost	2.6% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.6%. Total amount payable £408,373.63 includes interest of £107,259.63 product fees of £999 and other fees of £115. Repayments: 123 months of £1,270.10 at 1.99% (fixed), then 177 months of £1,418.29 at 3.59% (variable). Early repayment charges apply.					
 10 year fixed Full details					
£1,300 Monthly payment until 31/8/2031	2.19% Initial rate	£0 Product fees	£155,940 Initial term cost	2.3% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.3%. Total amount payable £396,352.98 includes interest of £96,352.98 product fees of £0 and other fees of £0. Repayments: 123 months of £1,299.50 at 2.19% (fixed), then 177 months of £1,336.24 at 2.59% (variable). Early repayment charges apply.					

- The above quotes are indicative only, based on a hypothetical 25-year (repayment) mortgage loan scenario, where the property value is £500,000, and down payment is £200,000, as of 7 May 2021
- Source: www.moneysupermarket.com


UK Mortgage Loans

Competitive Market Benchmark (Indicative Only) – Page 2 of 4


10 year fixed
[Full details](#)


£1,304 Monthly payment until 31/8/2031	2.22% Initial rate	£999 Product fees	£157,507 Initial term cost	2.7% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.7%. Total amount payable £415,093.60 includes interest of £113,979.60 product fees of £999 and other fees of £115. Repayments: 123 months of £1,303.94 at 2.22% (fixed), then 177 months of £1,432.74 at 3.59% (variable). Early repayment charges apply.


10 year fixed
[Full details](#)


£1,314 Monthly payment until 30/6/2031	2.29% Initial rate	£999 Product fees	£158,728 Initial term cost	3.1% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.1%. Total amount payable £433,611.42 includes interest of £132,604.42 product fees of £999 and other fees of £8. Repayments: 121 months of £1,314.34 at 2.29% (fixed), then 179 months of £1,528.32 at 4.49% (variable). Early repayment charges apply.


10 year fixed
[Full details](#)


£1,322 Monthly payment until 1/8/2031	2.34% Initial rate	£0 Product fees	£158,921 Initial term cost	3.0% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.0%. Total amount payable £431,286.22 includes interest of £130,981.22 product fees of £0 and other fees of £305. Repayments: 122 months of £1,321.80 at 2.34% (fixed), then 178 months of £1,515.29 at 4.34% (variable). Early repayment charges apply.


7 year fixed
[Full details](#)

£1,322 Monthly payment until 31/8/2028	2.34% Initial rate	£495 Product fees	£111,561 Initial term cost	3.4% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.4%. Total amount payable £450,032.99 includes interest of £149,412.99 product fees of £495 and other fees of £125. Repayments: 87 months of £1,321.80 at 2.34% (fixed), then 213 months of £1,570.03 at 4.49% (variable). Early repayment charges apply.


10 year fixed
[Full details](#)






£1,322 Monthly payment for 120 months	2.34% Initial rate	£999 Product fees	£159,615 Initial term cost	2.8% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.8%. Total amount payable £419,202 includes interest of £118,203 product fees of £999 and other fees of £0. Repayments: 120 months of £1,321.80 at 2.34% (fixed), then 180 months of £1,442.15 at 3.59% (variable). Early repayment charges apply.

- The above quotes are indicative only, based on a hypothetical 25-year (repayment) mortgage loan scenario, where the property value is £500,000, and down payment is £200,000, as of 7 May 2021
- Source: www.moneysupermarket.com

UK Mortgage Loans


Competitive Market Benchmark (Indicative Only) – Page 3 of 4

LLOYDS BANK  10 year fixed Full details					
£1,325 Monthly payment until 31/8/2031	2.36% Initial rate	£995 Product fees	£159,971 Initial term cost	2.8% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.8%. Total amount payable £419,087.36 includes interest of £118,092.36 product fees of £995 and other fees of £0. Repayments: 123 months of £1,324.80 at 2.36% (fixed), then 177 months of £1,441.48 at 3.59% (variable). Early repayment charges apply.					
COVENTRY  10 year fixed Full details					
£1,329 Monthly payment until 30/6/2031	2.39% Initial rate	£999 Product fees	£160,522 Initial term cost	3.1% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.1%. Total amount payable £436,587.45 includes interest of £135,580.45 product fees of £999 and other fees of £8. Repayments: 121 months of £1,329.29 at 2.39% (fixed), then 179 months of £1,534.84 at 4.49% (variable). Early repayment charges apply.					
Nationwide  10 year fixed Full details					
£1,337 Monthly payment for 120 months	2.44% Initial rate	£0 Product fees	£160,416 Initial term cost	2.9% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £421,097.40 includes interest of £121,097.40 product fees of £0 and other fees of £0. Repayments: 120 months of £1,336.80 at 2.44% (fixed), then 180 months of £1,448.23 at 3.59% (variable). Early repayment charges apply.					
SKIPTON  10 year fixed Full details					
£1,338 Monthly payment until 31/7/2031	2.45% Initial rate	£0 Product fees	£160,603 Initial term cost	3.2% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.2%. Total amount payable £439,801.70 includes interest of £139,700.70 product fees of £0 and other fees of £101. Repayments: 122 months of £1,338.31 at 2.45% (fixed), then 178 months of £1,552.96 at 4.64% (variable). Early repayment charges apply.					
中國銀行  BANK OF CHINA Lifetime tracker Full details					
£1,344 Monthly payment for 300 months	2.49% Initial rate	£1,295 Product fees	£405,136 Initial term cost	2.6% APRC	Continue
Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.6%. Total amount payable £405,231 includes interest of £103,302 product fees of £1,295 and other fees of £634. Repayments: 300 months of £1,344.34 at 2.49% (variable). Early repayment charges apply.					

- The above quotes are indicative only, based on a hypothetical 25-year (repayment) mortgage loan scenario, where the property value is £500,000, and down payment is £200,000, as of 7 May 2021
- Source: www.moneysupermarket.com

UK Mortgage Loans


Competitive Market Benchmark (Indicative Only) – Page 4 of 4


Leeds Building Society

10 year fixed [Full details](#)

£1,352 Monthly payment until 31/7/2031	2.54% Initial rate	£999 Product fees	£163,262 Initial term cost	3.5% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.5%. Total amount payable £455,681.80 includes interest of £154,448.80 product fees of £999 and other fees of £234. Repayments: 122 months of £1,351.90 at 2.54% (fixed), then 178 months of £1,626.50 at 5.29% (variable). Early repayment charges apply.


COVENTRY Building Society

10 year fixed [Full details](#)

£1,353 Monthly payment until 30/6/2031	2.55% Initial rate	£999 Product fees	£163,417 Initial term cost	3.2% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.2%. Total amount payable £441,365.20 includes interest of £140,358.20 product fees of £999 and other fees of £8. Repayments: 121 months of £1,353.42 at 2.55% (fixed), then 179 months of £1,545.22 at 4.49% (variable). Early repayment charges apply.


money

15 year fixed [Full details](#)

£1,353 Monthly payment until 1/8/2036	2.55% Initial rate	£995 Product fees	£244,916 Initial term cost	2.9% APRC	Continue Call
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £421,244.10 includes interest of £119,944.10 product fees of £995 and other fees of £305. Repayments: 182 months of £1,353.42 at 2.55% (fixed), then 118 months of £1,471.37 at 4.34% (variable). Early repayment charges apply.


ACCORD MORTGAGES

10 year fixed [Full details](#)

£1,367 Monthly payment until 31/8/2031	2.64% Initial rate	£495 Product fees	£164,582 Initial term cost	3.3% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 3.3%. Total amount payable £442,956.92 includes interest of £142,336.92 product fees of £495 and other fees of £125. Repayments: 123 months of £1,367.10 at 2.64% (fixed), then 177 months of £1,549.06 at 4.49% (variable). Early repayment charges apply.


SWANSEA BUILDING SOCIETY

Lifetime discounted [Full details](#)

£1,376 Monthly payment for 300 months	2.70% Initial rate	£3,250 Product fees	£416,581 Initial term cost	2.9% APRC	Continue
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Representative example: a repayment mortgage amount of £300,000 over 25 years, representative APRC 2.9%. Total amount payable £416,706 includes interest of £112,881 product fees of £3,250 and other fees of £575. Repayments: 300 months of £1,376.27 at 2.70% (variable). Early repayment charges apply.

- The above quotes are indicative only, based on a hypothetical 25-year (repayment) mortgage loan scenario, where the property value is £500,000, and down payment is £200,000, as of 7 May 2021
- Source: www.moneysupermarket.com

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