



PRODUCT INFORMATION

We offer four types of mortgage products and there are risks and benefits associated with each. A brief description for each of the product types and the risks and benefits associated with them is provided below:

FIXED RATE MORTGAGE

With a fixed rate mortgage, the interest rate remains the same for a set period of time. This means that your mortgage payment would be the same amount every month during that period.

Risks	<ul style="list-style-type: none">• If variable rates decrease then you would not benefit from a reduction in your monthly payment• You are tied in to the deal; any move away may incur early repayment charges• Overpayments of up to 10% are permitted before incurring early repayment charges per anniversary of the mortgage/additional borrowing drawdown date for the term of the product
Benefits	<ul style="list-style-type: none">• You will achieve certainty of payments for a set period, in order to be able to budget• You are protected from interest rate rises and payments will not go up during the period of the fixed rate

MORTGAGE RESERVE ACCOUNT

A flexible sterling facility that can be used to meet most borrowing needs, simply and cost-effectively by allowing clients to withdraw and repay funds as often as they wish within a pre-agreed limit.

Risks	<ul style="list-style-type: none">• To benefit fully you need to utilise the revolving balance facility in the long term• Rates are variable and can increase at any time, which will result in an increase in your mortgage payments
Benefits	<ul style="list-style-type: none">• You are able to make unlimited overpayments without facing any charges with the exception of any fixed rate element• You have the ability to draw extra funds against the mortgage within the pre-agreed facility

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TRACKER MORTGAGE

A tracker mortgage is a type of variable rate mortgage where the interest rate tracks another rate such as the Coutts Base Rate at a set margin above or below that rate.

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| Risks | <ul style="list-style-type: none">• Rates can increase in line with the Coutts base rate at any time increasing the monthly mortgage payments |
| Benefits | <ul style="list-style-type: none">• Rates can decrease in line with the Coutts base rate at any time, meaning repayments are likely to also decrease. We will never set the Coutts base rate below zero.• Overpayments are permitted without charge |
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OFFSET MORTGAGE

An Offset mortgage gives you the opportunity to use your cash deposits to reduce your mortgage balance which you are charged interest on and could be an efficient way of paying off your mortgage faster or reducing your monthly payments.

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| Risks | <ul style="list-style-type: none">• Rates can increase at any time increasing the monthly mortgage payments• To benefit fully you need to maintain balances in your Offset deposit account(s) for the long-term• The Offset House Mortgage Rate attracts a premium when compared to our standard House Mortgage Rate• If the currency of your non Sterling Offset deposit account depreciates, it could effect the repayment of your mortgage |
| Benefits | <ul style="list-style-type: none">• Rates can decrease in line with the Coutts base rate at any time, meaning repayments are likely to also decrease. We will never set the Coutts base rate below zero• Overpayments are permitted without charge but will be treated as capital reductions to the mortgage balance and cannot be redrawn |
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YOUR HOME OR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

CHANGES IN THE EXCHANGE RATE MAY INCREASE THE STERLING EQUIVALENT OF YOUR DEBT (MULTI-CURRENCY MORTGAGES ONLY).

OVER-18S ONLY. TERMS AND CONDITIONS APPLY. YOU MAY NOT BE ELIGIBLE FOR ALL COUTTS MORTGAGE SOLUTIONS. SECURITY MAY BE REQUIRED. PRODUCT FEES MAY APPLY.