

FOR INTERMEDIARY USE ONLY

Available from 9th May 2012

Buy To Let

Scheme	Current rate	Term	The overall cost for comparison is	Max LTV	Fees/incentives (Fees will not be refunded)	Early repayment charges	Interest	Scheme notes
+3.15% Base Rate Tracker to 30.06.14 GBU14	3.65%	A +3.15% Base Rate Tracker until 30.06.14, currently 3.65%. Followed by a Standard Variable Rate for the remainder of the mortgage, currently 4.74%.	4.8% APR	65%	Booking Fee: £250.00 (paid on application) Arrangement Fee: £999.00 (can be added to the mortgage) Remortgage Transfer Service included ONE mortgage valuation up to max. £700.00 included	3.00% of the balance repaid until 30.06.14 You can repay up to 5% of the capital p.a.without an early repayment charge	D	Max. 3 month payment break per year during which interest continues to accrue (by approval)
+3.49% Base Rate Tracker to 30.06.14 GBU15	3.99%	A +3.49% Base Rate Tracker until 30.06.14, currently 3.99%. Followed by a Standard Variable Rate for the remainder of the mortgage, currently 4.74%.	4.7% APR	65%	Booking Fee: £250.00 (paid on application) Arrangement Fee: None Remortgage Transfer Service included ONE mortgage valuation up to max. £700.00 included	3.00% of the balance repaid until 30.06.14 You can repay up to 5% of the capital p.a.without an early repayment charge	D	Max. 3 month payment break per year during which interest continues to accrue (by approval)
4.99% Fixed rate to 31.05.17 GBU18	4.99%	4.99% Fixed rate until 31.05.17 Followed by a Standard Variable Rate for the remainder of the mortgage, currently 4.74%.	5.1% APR	65%	Booking Fee: £250.00 (paid on application) Arrangement Fee: £999.00 (can be added to mortgage) Remortgage Transfer Service included ONE mortgage valuation up to max. £700.00 included	4.00% of the balance repaid to 31.05.17 You can repay up to 5% of the capital p.a.without an early repayment charge	D	Max. 3 month payment break per year during which interest continues to accrue (by approval)
5.60% Flexx Fixed rate to 31.05.17 GBU19	5.60%	5.60% Flexx Fixed rate until 31.05.17 Followed by a Standard Variable Rate for the remainder of the mortgage, currently 4.74%.	5.4% APR	75%	Booking Fee: £250.00 (paid on application) Arrangement Fee: £999.00 (can be added to mortgage) Remortgage Transfer Service included ONE mortgage valuation up to max. £700.00 included	None	D	Max. 3 month payment break per year during which interest continues to accrue (by approval)
5.99% Flexx Fixed rate to 31.05.17 GBU20	5.99%	5.99% Flexx Fixed rate until 31.05.17 Followed by Standard Variable Rate for the remainder of the mortgage, currently 4.74%.	5.5% APR	75%	Booking Fee: £250.00 (paid on application) Arrangement Fee: None Remortgage Transfer Service included ONE mortgage valuation up to max. £700.00 included	None	D	Max. 3 month payment break per year during which interest continues to accrue (by approval)
3.75% Fixed rate to 31.07.14 GBU21	3.75%	3.75% Fixed rate until 31.07.14 Followed by Standard Variable Rate for the remainder of the mortgage, currently 4.74%.	4.8% APR	65%	Booking Fee: £250.00 (paid on application) Arrangement Fee: £1,499.00 (can be added to mortgage) Remortgage Transfer Service included ONE mortgage valuation up to max. £700.00 included	3.00% of the balance repaid until 31.07.14 You can repay up to 5% of the capital p.a. without an early repayment charge.	D	NEW Max. 3 month payment break per year during which interest continues to accrue (by approval)

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3.99% Fixed rate to 31.07.14 GBU22	3.99%	3.99% Fixed rate until 31.07.14 Followed by Standard Variable Rate for the remainder of the mortgage, currently 4.74%.	4.8% APR	65%	Booking Fee: £250.00 (paid on application) Arrangement Fee: £749.00 (can be added to mortgage) Remortgage Transfer Service included ONE mortgage valuation up to max. £700.00 included	3.00% of the balance repaid until 31.07.14 You can repay up to 5% of the capital p.a. without an early repayment charge.	D	NEW Max. 3 month payment break per year during which interest continues to accrue (by approval)
4.30% Fixed rate to 31.07.14 GBU23	4.30%	4.30% Fixed rate until 31.07.14 Followed by Standard Variable Rate for the remainder of the mortgage, currently 4.74%.	4.8% APR	65%	Booking Fee: £250.00 (paid on application) Arrangement Fee: None Remortgage Transfer Service included ONE mortgage valuation up to max. £700.00 included	3.00% of the balance repaid until 31.07.14 You can repay up to 5% of the capital p.a. without an early repayment charge.	D	NEW Max. 3 month payment break per year during which interest continues to accrue (by approval)
Flexx mortgage (65% LTV) GBU24	4.25%	Variable rate for term, currently 4.25%.	4.5% APR	65%	Booking Fee: £250.00 (paid on application) Arrangement Fee: £999.00 (can be added to mortgage) Remortgage Transfer Service included ONE mortgage valuation up to max. £700.00 included	None	D	NEW Max. 3 month payment break per year during which interest continues to accrue (by approval).
Flexx mortgage (65% LTV) GBU25	4.49%	Variable rate for term, currently 4.49%.	4.6% APR	65%	Booking Fee: £250.00 (paid on application) Arrangement Fee: None Remortgage Transfer Service included ONE mortgage valuation up to max. £700.00 included	None	D	NEW Max. 3 month payment break per year during which interest continues to accrue (by approval).
Buy to Let Standard Variable Rate GSV42	4.74%	Standard Variable Rate applies for the term of the mortgage. Currently 4.74%.	4.9% APR	65%	Booking Fee: None Arrangement Fee: None ONE present day valuation included	None	D	This rate is exclusively available to all existing borrowers who wish to either borrow additional funds during their mortgage term or raise additional funds when porting their mortgage. Max. 3 month payment break per year during which interest continues to accrue (by approval).

Bank of England Base rate currently 0.50% (Effective from 01.04.2009). A = Annually charged interest; D = Daily charged interest. Godiva Mortgages Limited is a limited company registered in England and Wales (with company number 5830727) and is authorised and regulated by the Financial Services Authority (FSA reference no: 457622) Godiva Mortgages Limited. Registered Office: Oakfield House, Binley Business Park, Harry Weston Road, Coventry CV3 2TQ.

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Further Advance

Scheme	Current rate	Term	The overall cost for comparison is	Max LTV	Fees/incentives (Fees will not be refunded)	Early repayment charges	Interest	Scheme notes
5.19% Fixed rate to 30.06.14 GLY55	5.19%	5.19% Fixed rate until 30.06.14 Followed by Standard Variable Rate until 30.06.17, currently 4.74%. Followed by Privilege Rate for the remainder of the further advance, currently 4.49%.	4.8% APR	85%	Booking Fee: None Arrangement Fee: None ONE present day valuation included	4.00% of the balance repaid until 30.06.14 You can repay up to 5% of the capital p.a. without an early repayment charge.	D	Max. 3 month payment break per year during which interest continues to accrue (by approval) Available to Godiva standard residential customers.
4.99% Fixed rate to 30.06.14 GLY56	4.99%	4.99% Fixed rate until 30.06.14 Followed by Standard Variable Rate until 30.06.17, currently 4.74%. Followed by Privilege Rate for the remainder of the further advance, currently 4.49%.	4.8% APR	75%	Booking Fee: None Arrangement Fee: None ONE present day valuation included	4.00% of the balance repaid until 30.06.14 You can repay up to 5% of the capital p.a. without an early repayment charge.	D	Max. 3 month payment break per year during which interest continues to accrue (by approval) Available to Godiva standard residential customers.
Standard Variable Rate GSV41	4.74%	Standard Variable Rate applies for the first 61 months of the mortgage. Currently 4.74%. Followed by Privilege rate for the remainder of the mortgage, currently 4.49%.	4.7% APR	75%	Booking Fee: None Arrangement Fee: None ONE present day valuation included	None	D	Available to Godiva standard residential customers. Max. 3 month payment break per year during which interest continues to accrue (by approval).

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Transfer

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Residential Privilege Mortgage Rate GPR03	4.49%	Privilege mortgage rate applies for the term of the mortgage. Currently 4.49%.	4.9% APR	85%	Booking Fee: None Arrangement fee: None	None	D	Max. 3 month payment break per year during which interest continues to accrue (by approval) Privilege Mortgage Rate is a special rate for qualifying Godiva residential mortgage customers.
Buy to Let 4.85% Fixed rate to 30.06.14 GTB18	4.85%	4.85% Fixed rate until 30.06.14 Followed by Standard Variable Rate for the remainder of the mortgage, currently 4.74%	5.2% APR	65%	Booking Fee: None Arrangement Fee: None	4.00% of balance repaid until 30.06.14 You can repay up to 5% of the capital p.a. without an early repayment charge.	D	Max. 3 month payment break per year during which interest continues to accrue (by approval)
Buy to Let 5.50% Fixed rate to 30.06.14 GTB19	5.50%	5.50% Fixed rate until 30.06.14 Followed by Standard Variable Rate for the remainder of the mortgage, currently 4.74%	5.4% APR	100%	Booking Fee: None Arrangement Fee: None	4.00% of balance repaid until 30.06.14 You can repay up to 5% of the capital p.a. without an early repayment charge.	D	Max. 3 month payment break per year during which interest continues to accrue (by approval) Maximum LTV limit does not apply to existing Godiva Buy to Let customers.
Full Status Credit Impaired 5.50% Fixed rate to 30.06.17 GTC09	5.50%	5.50% Fixed rate until 30.06.17 Followed by Privilege Rate for the remainder of the mortgage, currently 4.49%.	5.4% APR	100%	Booking Fee: None Arrangement Fee: None	4.00% of the balance repaid until 30.06.17 You can repay up to 5% of the capital p.a. without an early repayment charge.	D	Maximum LTV limit does not apply to existing Godiva Credit Impaired customers.
MOREgage 5.50% Fixed rate to 30.06.17 GTM14	5.50%	5.50% Fixed rate until 30.06.17 Followed by Privilege Rate for the remainder of the mortgage, currently 4.49%.	5.4% APR	100%	Booking Fee: None Arrangement Fee: None	4.00% of the balance repaid until 30.06.17 You can repay up to 5% of the capital p.a. without an early repayment charge.	D	Maximum LTV limit does not apply to existing Godiva MOREgage customers. Specifically for MOREgage customers changing products at the end of their mortgage scheme. The 5% UPL loading, will not be applicable for customers who transfer on to this product.

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Transfer

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Residential 3.99% Fixed rate to 31.03.17 GTR38	3.99%	3.99% Fixed rate until 31.03.17 Followed by Privilege Rate for the remainder of the mortgage, currently 4.49%.	4.7% APR	65%	Booking Fee: None Arrangement Fee: None	2.00% of the balance repaid until 31.03.17 You can repay up to 5% of the capital p.a. without an early repayment charge.	D	Max. 3 month payment break per year during which interest continues to accrue (by approval)
Residential 4.09% Fixed rate to 31.03.17 GTR39	4.09%	4.09% Fixed rate until 31.03.17 Followed by Privilege Rate for the remainder of the mortgage, currently 4.49%.	4.7% APR	75%	Booking Fee: None Arrangement Fee: None	2.00% of the balance repaid until 31.03.17 You can repay up to 5% of the capital p.a. without an early repayment charge.	D	Max. 3 month payment break per year during which interest continues to accrue (by approval)
Residential 5.50% Fixed rate to 31.03.17 GTR40	5.50%	5.50% Fixed rate until 31.03.17 Followed by Privilege Rate for the remainder of the mortgage, currently 4.49%.	5.4% APR	100%	Booking Fee: None Arrangement Fee: None	2.00% of the balance repaid until 31.03.17 You can repay up to 5% of the capital p.a. without an early repayment charge.	D	Max. 3 month payment break per year during which interest continues to accrue (by approval)
Self Certified 5.50% Fixed rate to 30.06.17 GTS23	5.50%	5.50% Fixed rate until 30.06.17 Followed by Privilege Rate for the remainder of the mortgage, currently 4.49%.	5.4% APR	100%	Booking Fee: None Arrangement Fee: None	4.00% of the balance repaid until 30.06.17 You can repay up to 5% of the capital p.a. without an early repayment charge.	D	Maximum LTV limit does not apply to existing Godiva Self Certified customers.

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