

# CAPITAL CHOICE

## Rates

Capital Choice, Lite & Plus

	Capital Choice Lite		Capital Choice			Capital Choice Plus		
	Lump Sum	Drawdown	Lump Sum		Drawdown	Lump Sum		Drawdown
Cashback	No		No	Yes	No	No	Yes	Yes
MER	2.98%	4.07%	3.00%	3.60%	4.12%	3.71%	4.94%	3.75%
AER	3.02%	4.15%	3.04%	3.66%	4.20%	3.77%	5.05%	3.82%
Valuation fee	£0							
Application Fee	£0							
Minimum property value	£100,000							
Maximum property value	£5,000,000							
Minimum facility	N/A	£2,000	N/A		£2,000	N/A		£2,000
Maximum facility	N/A	2 x initial loan	N/A		2 x initial loan	N/A		2 x initial loan
Minimum release	N/A	£2,000	N/A		£2,000	N/A		£2,000
Minimum age	55					60		
Maximum age	95							
Minimum initial loan	£10,000							
Maximum initial loan	£1,500,000							
Location available	England, Wales and mainland Scotland							

**CAPITAL  
CHOICE**
**LTVs**

Capital Choice, Lite &amp; Plus

Age	Capital Choice Lite (%)	Capital Choice (%)	Capital Choice Plus (%)
55	19	20	N/A
56	20	21	N/A
57	21	22	N/A
58	22	23	N/A
59	23	24	N/A
60	24	25	28
61	25	26	29
62	26	27	30
63	27	28	31
64	28	29	32
65	29	30	33
66	30	31	34
67	31	32	35
68	32	33	36
69	33	34	37
70	34.5	35	38
71	35.5	36	39
72	36.5	37	40
73	37	38	41
74	38	39	42
75	39	40	43
76	40	41	N/A
77	41	42	N/A
78	42	43	N/A
79	43	44	N/A
80	44	45	N/A
81	45	46	N/A
82	46	47	N/A
83	47	48	N/A
84	48	49	N/A
85	49	50	N/A
86	49	51	N/A
87	49	52	N/A
88	49	53	N/A
89	49	54	N/A
90+	49	55	N/A

**CAPITAL  
CHOICE**
**Rates**

Capital Choice Super Lite

	Capital Choice Super Lite 1		Capital Choice Super Lite 2		Capital Choice Super Lite 3		Capital Choice Super Lite 4	
	Lump Sum	Drawdown	Lump Sum	Drawdown	Lump Sum	Drawdown	Lump Sum	Drawdown
<b>MER</b>	2.68%	3.12%	2.71%	3.13%	2.78%	3.14%	2.95%	3.25%
<b>AER</b>	2.71%	3.17%	2.74%	3.18%	2.82%	3.19%	2.99%	3.30%
<b>Valuation fee</b>	£0							
<b>Application Fee</b>	£0							
<b>Minimum property value</b>	£70,000							
<b>Maximum property value</b>	£5,000,000							
<b>Minimum facility</b>	N/A	£2,000	N/A	£2,000	N/A	£2,000	N/A	£2,000
<b>Maximum facility</b>	N/A	2 x initial loan	N/A	2 x initial loan	N/A	2 x initial loan	N/A	2 x initial loan
<b>Minimum release</b>	N/A	£2,000	N/A	£2,000	N/A	£2,000	N/A	£2,000
<b>Minimum age</b>	55							
<b>Maximum age</b>	95							
<b>Minimum initial loan</b>	£10,000							
<b>Maximum initial loan</b>	£1,500,000							
<b>Location available</b>	England, Wales and mainland Scotland							

**CAPITAL  
CHOICE**
**LTVs**

Capital Choice Super Lite

Age	Capital Choice Super Lite 1	Capital Choice Super Lite 2	Capital Choice Super Lite 3	Capital Choice Super Lite 4
55	8.5	11.5	13	16
56	9.5	12.5	14	17
57	10.5	13.5	15	18
58	12	14.5	16.5	19
59	13	15.5	17.5	20
60	14.5	17	19	21
61	15.5	18	20	22
62	16.5	19	21	23
63	17.5	20	22	24
64	18.5	21	23	25
65	20	22.5	24.5	26.5
66	21.5	24	26	28
67	22.5	24.8	27	29
68	23.5	25.6	28	30
69	25	27	29.5	31.5
70	26.5	28.5	31	33
71	27.5	29.7	32	34
72	28.5	30.5	33	35
73	29	31.2	33.5	35.5
74	29.5	31.7	34	36
75	30.5	32.4	35	37
76	31	33.2	35.5	38
77	31.5	34	36	39
78	32.5	35	37	40
79	33.5	35.5	38	41
80	34.5	36.5	39	42
81	35.5	37.5	40	43
82	36.5	38.5	41	44
83	37.5	39.5	42	45
84	38.5	40.5	43	46
85	39.5	41.5	44	46
86	39.5	41.5	44	46
87	39.5	41.5	44	46
88	39.5	41.5	44	46
89	39.5	41.5	44	46
90+	39.5	41.5	44	46

This is intended for intermediaries only and has not been approved for customer use.

CM040.19 – Correct as at 10/03/2020