

# Mortgage deals built to last

**More and more customers are looking for longer-term fixed products to benefit from low interest rates and the security of fixed monthly payments. With the potential of increases in the Bank of England base rate in the future, now could be a great time to look at longer-term fixed rates for your clients.**

## Our longer-term fixed rate mortgages at a glance

- Available for new and existing customers.
- 7 year fixed rates from 65% to 95% LTV with fee and fee saver options\*.
- 10 year fixed rates from 60% to 95% LTV with fee and fee saver options\*.
- Cashback available on selected purchase deals.
- Free basic valuation and free standard legal work for all residential remortgage customers.
- Porting is available for customers looking to move home during the fixed rate period.
- 10% overpayments annually and payment holidays allowed (subject to our prior approval).
- Maximum loan size now increased to £2m across selected products\*\*.

## Why recommend Virgin Money?

- > Dedicated service teams and BDMS on hand to answer any questions.
- > Access to VMO, giving you a quick and easy way to create a Mortgage Illustration and submit applications with us.
- > Offers to your customers within 10 working days of receiving a fully-packaged Application, or we will give them £100\*\*\*.
- > Discounts from across the Virgin Group for you – and your clients too, when they become a Virgin Money customer.

## Ready to get started?

For full details of our 7 and 10 year fixed rate mortgage deals, please view our Mortgage Update.

\*For new build properties over 85% LTV please see our 90% LTV New Build range

\*\*Maximum loan size of £2m is only available for products in the £1m+ Everyday Fixed range

\*\*\*Full terms and conditions at [virginmoneyforintermediaries.com](http://virginmoneyforintermediaries.com)