

Residential mortgage:

Warning: If you do not keep up your repayments you may lose your home.

Debt consolidation mortgage:

Warning: This new loan may take longer to pay off than your previous loans. This means you may pay more than if you paid over a shorter term.

Fixed-rate mortgage:

Warning: You may have to pay charges if you pay off a fixed-rate loan early.

Variable-rate mortgage:

Warning: The cost of your monthly repayments may increase.

Interest-only mortgage:

Warning: The entire amount that you have borrowed will still be outstanding at the end of the interest-only period.

Lifetime mortgage:

Warning: While no interest is payable during the period of the mortgage, the interest is compounded on an annual basis and is payable in full in circumstances such as death, permanent vacation of or sale of the property.

Warning: Purchasing this product may negatively impact on your ability to fund future needs.

Home reversion agreement:

Warning: The money you receive may be much less than the actual market value of the share in your home.

Warning: Purchasing this product may negatively impact on your ability to fund future needs.