



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

For debt consolidation

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.

For Variable rate residential mortgages

Warning: The cost of your monthly repayments may increase – if you do not keep up your repayments you may lose your home.

For interest only mortgages

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