

MORTGAGE SCHEMES IN ITALY



PRODUCT	RATE THEREAFTER (MARGIN OVER 3 MONTH EURIBOR)	MAX LTV	REPAYMENT METHOD	MINIMUM LOAN	MAXIMUM LOAN	REDEMPTION PENALTY
3.10% VARIABLE	1.95% over 3 MONTH EURIBOR	80%	REPAYMENT	€ 250,000	NONE	NONE
4.40% FIXED FOR 5 YEARS	2.05% OVER 3 MONTH EURIBOR	80%	REPAYMENT	€ 250,000	NONE	3% OF BALANCE OUTSTANDING IN THE FIRST 5 YEARS
4.55% FIXED FOR 7 YEARS	1.80% OVER 3 MONTH EURIBOR	80%	REPAYMENT	250,000	NONE	3% OF BALANCE OUTSTANDING IN THE FIRST 7 YEARS
4.60% FIXED FOR THE DURATION OF THE LOAN	N/A	80%	REPAYMENT	250,000	NONE	3% OF BALANCE OUTSTANDING

PLEASE NOTE:

- A maximum term may apply
- Term must end by applicants 70th birthday
- All loans in Euros only

(CORRECT AT 13/12/10)

This information should only be used as a guide. All product specification will depend on individual financial circumstances.