

SUMMARY GUIDE

Outline of main mortgage conditions

- **Mortgage Type:** Euro mortgage - Interest and capital repayment.
- **Maximum Loan Amount:** Up to 85%* of purchase price.
*subject to valuation and depending on your country of residence and the purpose of the loan.
- **Minimum Purchase Price:** €60,000
The property must be habitable. Some works may need to be financed by UCB depending on the results of the valuation.
- **Minimum Loan Amount:** €50,000
- **Valuation:** Arranged by UCB at no expense to the borrower.
- **Term:** Between 7 and 25 years.
- **Payment method:** Monthly direct debit from a bank account in France. Preferential conditions available for regular transfer of funds from abroad to France (service subject to conditions).
- **Life assurance:** Life assurance is required.
Arrangements may be made through UCB.
- **Security:** First legal charge on the French property.
- **Purpose of loan:** Residential property purchase (main residence, second home, property to be let including leaseback schemes).
Construction of a new property, re-mortgage, home improvement loan and equity release.
- **Lending area:** Mainland France, Corsica and Monaco.
- **Arrangement fee (called opening fee in the offer):** 1% of the loan amount (minimum €700, maximum €1,500).

UCB mortgages are subject to conditions and acceptance of the mortgage application by UCB and the insurance company. Conditions applicable at date of publication subject to change at any time by UCB without notice.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

THE STERLING EQUIVALENT OF YOUR LIABILITY UNDER A FOREIGN CURRENCY MORTGAGE MAY BE INCREASED BY EXCHANGE RATE MOVEMENTS.

Mortgages require a charge on your property and are subject to status and valuation. Only available to persons aged 18 or over. Written quotations available upon request.

WE REQUIRE THE PROPERTY AND CONTENTS TO BE INSURED, AND LIFE ASSURANCE IS ALSO REQUIRED.