

# the benefits of an Ecology mortgage

If you're reading this, you're probably thinking of improving the **energy efficiency** of your home, contemplating a challenging **renovation** or **conversion** project or looking to build or purchase a new **eco home** – all projects that can reduce the environmental impact of your living space. If not, you should be – our shared environment, and in particular the challenge of climate change, needs us all to act!

The good news is that Ecology are **specialists** in lending to support such projects – in fact we're not interested in anything else. So – no matter if your project is straightforward or unusual, innovative or one that other lenders have rejected – we can make mortgage finance available at a price that won't cost the earth.



## Mortgages for unique homes

We want to help you create your ideal home and reduce your environmental impact in the process.

If you're not sure your project is the type we would fund, have a look at the leaflet **What we lend on**. If your type of project isn't mentioned, but is one you think we would or should be interested in, don't hesitate to call.



## Long term value

Through our lending we can help you manage your project more effectively – because we offer consistent **value for money**. Our main focus is on providing a straightforward, transparent mortgage, offering a good deal throughout its life – not just for the first couple of years – and so we avoid upfront, short term deals aimed only at attracting new customers. Please refer to our **Current residential mortgage rates and charges** leaflet for details of our early repayment charges.

How do we achieve this? First of all, we offer a **competitive Standard Variable Rate**. Then we calculate interest on a **daily basis**, which reduces the overall lifetime cost of your borrowing, because any repayments you make are immediately applied to the outstanding balance on your account.

That's not all – you'll find that our application and administration **fees** are amongst the **lowest** charged. For example, we don't impose a higher lending charge, so you aren't penalised for borrowing a high proportion of the property's value. Our valuation fees are lower than average too.

If that isn't enough, all of our residential mortgages can potentially benefit from a **discount** – depending on account conduct and the environmental features of your property. And don't forget – all Ecology discounts apply for the **remaining term** of the mortgage, not just a few years.

And because your mortgage requirements and your personal circumstances can change, we offer a range of flexible features such as payment holidays, underpayments or overpayments.

Want to know more? Then take a look at the leaflet **Your mortgage**. We hope we can help.



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