

Declaration

I confirm that I have:

- carried out a full review of my client's current circumstances
- explained the difference between the Saffron Building Society administered variable interest rate and those linked to the Bank of England Base Rate or LIBOR
- concluded that it is in the client's best interests to switch their existing mortgage commitment from Lender Product to Saffron Building Society on a 3.99% 5 year discount transitional mortgage for the following reasons:

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Signed

Print name

FCA Number

Date