

Ben Pilling KC and Ruth Bala co-author Butterworths article on shared appreciation mortgages

The trial of alleged mis-selling of shared appreciation mortgages by Bank of Scotland plc was listed for early 2024 but has very recently settled. In this article [Ben Pilling KC](#) and [Ruth Bala](#) review the issues that would have been tried. Did the 'excessive' finance charge generate an 'unfair relationship'? Would the Court have used the 'unfair relationship' provisions to rewrite a mortgage, where there was full disclosure upon inception of the level of the finance charge?

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[Butterworths Journal of International Banking and Financial Law – Article 10](#)