

Reduced 2 and 5 year Fixed rate products for customers with adverse



Fixed rates reduced by 0.50% in comparison to core range

Customers with less than perfect credit profiles

5 year fixed rate products with affordability based on initial rate

Tier 4

Acceptable adverse	Defaults	2 in 24 months (maximum of £1,500 in 12 months)
	CCJs	1 in 24 months (maximum of £1,000 in 12 months, £2,500 in 24 months)
	Missed mortgage/secured loan arrears	1 in 12 months, 3 in 36 months (worst status)
	Unsecured arrears	Not counted but may affect customer's credit score
	Debt Management Plans	Allowed if satisfied over 36 months ago
Applicant must not have any defaults, CCJs or secured arrears recorded in the three months before application.		

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Product code
70%	2 year Fixed	4.09%	£1,495	3% in year 1, 2% in year 2	LIBOR + 4.62%	RXB14
	5 year Fixed	4.49%		3% in years 1 and 2, 2% in years 3 and 4, 1% in year 5		RXB15
75%	2 year Fixed	4.39%		3% in year 1, 2% in year 2		RXB16
	5 year Fixed	4.79%		3% in years 1 and 2, 2% in years 3 and 4, 1% in year 5		RXB17
80%	2 year Fixed	4.79%		3% in year 1, 2% in year 2		RXB18
	5 year Fixed	5.09%		3% in years 1 and 2, 2% in years 3 and 4, 1% in year 5		RXB19
85%	2 year Fixed	5.39%		3% in year 1, 2% in year 2		RXB20
	5 year Fixed	5.79%		3% in years 1 and 2, 2% in years 3 and 4, 1% in year 5		RXB21

Please refer to the criteria guide and product guide for full information.

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Correct as of: 12.06.2017. LIBOR 0.29% set on 12.06.2017.

**FOR INTERMEDIARY
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