



**Residential  
Product Guide**  
For intermediary use only



**Effective from June 2017**

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## Standard 2 Year Fixed Rate

### Product

<b>Rates</b>	2.99% Fixed to 30/06/2019 up to 70% LTV 3.29% Fixed to 30/06/2019 up to 75% LTV 3.49% Fixed to 30/06/2019 up to 80% LTV 3.75% Fixed to 30/06/2019 up to 85% LTV
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<b>Reversion rate</b>	LIBOR plus 4.5% - LIBOR 0.29% set on 14/06/2017
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<b>Arrangement Fee</b>	£995
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<b>Application Fee</b>	£125
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<b>ERC</b>	3%, 2%
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### Loan

<b>Loan Purpose</b>	Purchase/Remortgage
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<b>Repayment type</b>	Interest Only/Capital and Interest/Part and Part
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<b>Term</b>	5 - 35 years
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<b>Loan size</b>	£50,000 to £750,000 (including fees)
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<b>Bankruptcy order</b>	No Bankruptcy Order registered against any borrower
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<b>IVA/Administration order</b>	No IVA or Administration Order registered against any borrower
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<b>CCJs/Defaults</b>	No CCJs or Defaults within the last 24 months regardless as to whether they have been satisfied
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<b>Mortgage arrears</b>	No arrears in the last 24 months
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<b>Unsecured loan arrears</b>	Maximum of one month in arrears in the last 24 months, with none in the last six months
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### Additional Criteria

<b>Employed</b>	Applicants must have been employed for at least 6 months with their current employer
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<b>Self Employed</b>	Applicants must be self-employed for a minimum of 2 years prior to application
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## Specialist 2 Year Fixed Rate

### Product

<b>Rates</b>	3.24% Fixed to 30/06/2019 up to 70% LTV 3.79% Fixed to 30/06/2019 up to 75% LTV 4.29% Fixed to 30/06/2019 up to 80% LTV
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<b>Reversion rate</b>	LIBOR plus 5% - LIBOR 0.29% set on 14/06/2017
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<b>Arrangement Fee</b>	£995
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<b>Application Fee</b>	£125
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<b>ERC</b>	3%, 2%
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### Loan

<b>Loan Purpose</b>	Purchase/Remortgage
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<b>Repayment type</b>	Interest Only/Capital and Interest/Part and Part
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<b>Term</b>	5 - 35 years
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<b>Loan size</b>	£50,000 to £500,000 (including fees)
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<b>Arrangement Fee</b>	£995
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<b>Bankruptcy order</b>	Bankruptcy discharged three, or more, years ago will be considered
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<b>IVA/Administration order</b>	IVA satisfied three, or more, years ago will be considered
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<b>CCJs/Defaults</b>	A maximum of two CCJs/Defaults registered in the last 24 months up to the value of £2000 (£500 in the case of debt consolidation)
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<b>Mortgage arrears</b>	Maximum of two months arrears in the last 24 months, with none in the last six months
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<b>Unsecured loan arrears</b>	Maximum of two months arrears in the last 24 months, with none in the last six months
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### Additional Criteria

<b>Employed</b>	Applicants must have been employed for at least 6 months with their current employer
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<b>Self Employed</b>	Applicants must be self-employed for a minimum of 2 years prior to application
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## FTB 2 Year Fixed Rate

### Product

<b>Rates</b>	3.24% Fixed to 30/06/2019 up to 70% LTV 3.79% Fixed to 30/06/2019 up to 75% LTV 4.29% Fixed to 30/06/2019 up to 80% LTV 5.09% Fixed to 30/06/2019 up to 85% LTV
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<b>Reversion rate</b>	LIBOR plus 4.5% - LIBOR 0.29% set on 14/06/2017
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<b>Arrangement Fee</b>	£995
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<b>Application Fee</b>	£125
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<b>ERC</b>	3%, 2%
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### Loan

<b>Loan Purpose</b>	Purchase/Remortgage
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<b>Repayment type</b>	Interest Only/Capital and Interest/Part and Part
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<b>Term</b>	5 - 35 years
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<b>Loan size</b>	£50,000 to £750,000 (including fees)
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<b>Bankruptcy order</b>	No Bankruptcy Order registered against any borrower
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<b>IVA/Administration order</b>	No IVA or Administration Order registered against any borrower
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<b>CCJs/Defaults</b>	No CCJs or Defaults within the last 24 months regardless as to whether they have been satisfied
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<b>Mortgage arrears</b>	No arrears in the last 24 months
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<b>Unsecured loan arrears</b>	Maximum of one month in arrears in the last 24 months, with none in the last six months
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### Additional Criteria

<b>Employed</b>	Applicants must have been employed for at least 6 months with their current employer
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<b>Self Employed</b>	Applicants must be self-employed for a minimum of 2 years prior to application
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