

Nemo Personal Finance

Product Matrix from January 3rd 2013

Plan ¹	Max LTV ²	Loan facility	Annual charging rate ³	Monthly charging rate ³	Commission ⁴	Minimum disposable income	Status	APR
B1	55	40,000 - 200,000	5.592	0.466	1.0	£1,200*	Employed	5.7
B2	70	40,000 - 200,000	7.008	0.584	1.0	£1,200*	Employed	7.2
E0	65	7,500 - 39,999	7.200	0.600	1.0	£1,200	Employed	7.4
E1	70	7,500 - 39,999	8.124	0.677	1.0	£1,200	Employed	8.4
E2	75	7,500 - 200,000	9.972	0.831	1.0	£1,200*	Employed	10.4
E3	80	7,500 - 75,000	11.604	0.967	1.0	£1,200	Employed	12.2
E4	85	7,500 - 60,000	12.768	1.064	1.0	£1,500	Employed	13.5
E5	90	7,500 - 60,000	14.004	1.167	1.0	£1,750	Employed	14.9
F1	55	7,500 - 100,000	8.592	0.716	1.0	£1,200	Employed	8.9
F2	65	7,500 - 100,000	9.516	0.793	1.0	£1,200	Employed	9.9
F3	75	7,500 - 100,000	11.604	0.967	1.0	£1,200	Employed	12.2
F4	80	7,500 - 60,000	12.408	1.034	1.0	£1,500	Employed	13.1
G1	60	7,500 - 100,000	11.784	0.982	1.0	£1,500	Employed	12.4
G2	75	7,500 - 100,000	12.228	1.019	1.0	£1,500	Employed	12.9
L1	60	7,500 - 60,000	11.784	0.982	1.0	£1,750	Employed	12.4
L2	70	7,500 - 60,000	12.672	1.056	1.0	£1,750	Employed	13.4
S1	55	40,000 - 200,000	6.540	0.545	1.0	£1,750	Self Employed	6.7
S2	70	40,000 - 200,000	7.944	0.662	1.0	£1,750	Self Employed	8.2
S3	65	7,500 - 39,999	8.124	0.677	1.0	£1,750	Self Employed	8.4
S4	70	7,500 - 39,999	9.048	0.754	1.0	£1,750	Self Employed	9.4
S5	75	7,500 - 200,000	10.884	0.907	1.0	£1,750	Self employed	11.4

Criteria applying to all products

Maximum DTI	45%
Loan term (months)	36-300
Maximum broker fee	Lower of 12.5% or £4,000



Notes

¹ Allocation to all plans is based on credit score

² Broker fees must be included when calculating the LTV and cannot be added to the maximum loan facility, except on plans E0, E1, S3 and S4

³ All interest rates are variable

⁴ Commission is expressed as a percentage of the loan facility

*On Plans B1, B2 and E2 where the loan exceeds £100,000 the minimum disposable income is £1,750