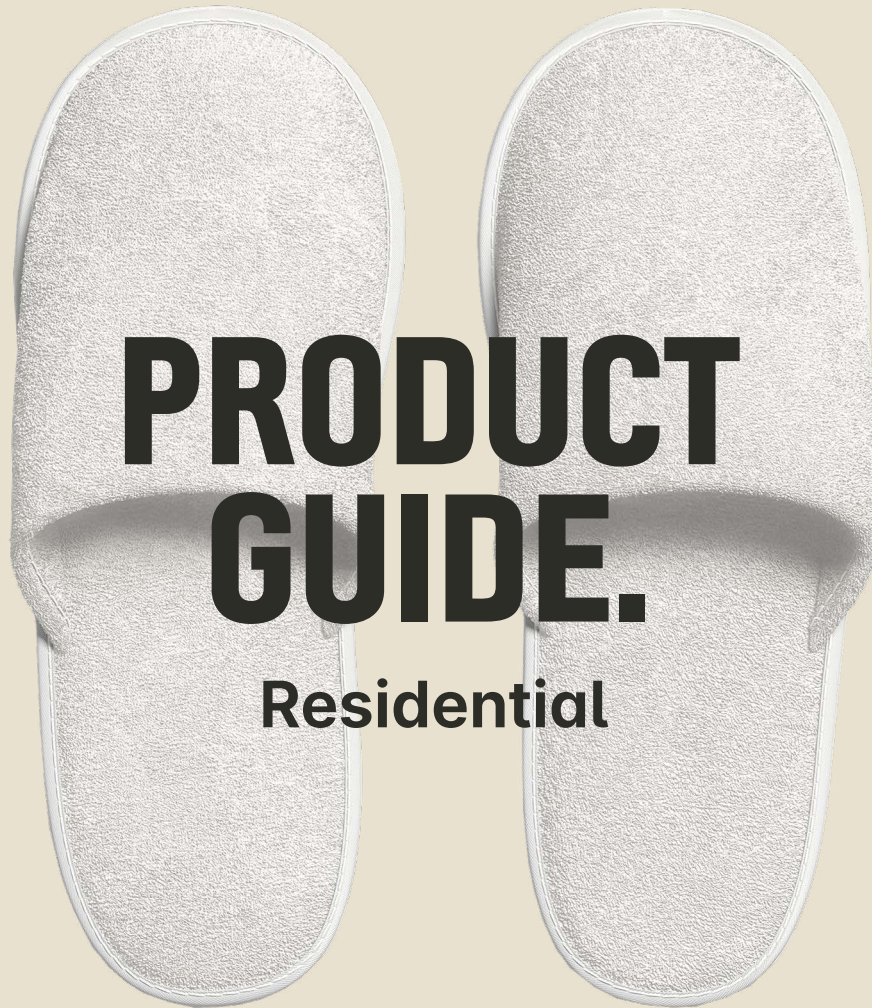


Intermediaries only.
Correct as of: 11 June 2024



PRODUCT GUIDE.

Residential

PRECISE.

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TIER 0 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
70%	2-year fixed	6.14%	£995		4%, 3%	BBR + 3.50%	CBB21	DMV37
		6.59%	No fee	Refund of valuation (max £630), £300 cashback			CBB97	DMW14
	5-year fixed	5.89%	£995		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBB22	DMV38
		6.09%	No fee	Refund of valuation (max £630), £300 cashback			CBB98	DMW15

75%	Lifetime Tracker	6.89%	1.00%			BBR + 1.64% for Life of Loan	CBB23	DMV39
		7.54%	No fee		2%, 1%	BBR + 2.29% for Life of Loan	CAZ76	DMU92
	1-year fixed	6.09%	1.00%		1%	BBR + 1.54%	CBB24	DMV40
	2-year fixed	6.24%	£995		4%, 3%	BBR + 3.50%	CBB25	DMV41
		6.69%	No fee	Refund of valuation (max £630), £300 cashback			CBB99	DMW16
	5-year fixed	5.99%	£995		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBB26	DMV42
		6.19%	No fee	Refund of valuation (max £630), £300 cashback			CBC01	DMW17

TIER 0 PRODUCTS. (CONT'D)

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
80%	Lifetime Tracker	7.04%	1.00%			BBR + 1.79% for Life of Loan	CBB27	DMV43
		7.59%	No fee		2%, 1%	BBR + 2.34% for Life of Loan	CAZ79	DMU95
	1-year fixed	6.14%	1.00%		1%	BBR + 1.59%	CBB28	DMV44
	2-year fixed	6.29%	£995		4%, 3%	BBR + 4.00%	CBB29	DMV45
		6.74%	No fee	Refund of valuation (max £630), £300 cashback			CBC02	DMW18
	5-year fixed	6.04%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CBB30	DMV46
		6.24%	No fee	Refund of valuation (max £630), £300 cashback			CBC03	DMW19

85%	Lifetime Tracker	7.24%	1.00%			BBR + 1.99% for Life of Loan	CBB31	DMV47
		7.79%	No fee		2%, 1%	BBR + 2.54% for Life of Loan	CAZ82	DMU98
	1-year fixed	6.54%	1.00%		1%	BBR + 1.79%	CBB32	DMV48
	2-year fixed	6.69%	£995		4%, 3%	BBR + 4.00%	CBB33	DMV49
		7.14%	No fee	Refund of valuation (max £630), £300 cashback			CBC04	DMW20
	5-year fixed	6.34%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CBB34	DMV50
		6.54%	No fee	Refund of valuation (max £630), £300 cashback			CBC05	DMW21

TIER 1 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
70%	2-year fixed	6.39%	£995		4%, 3%	BBR + 3.50%	CBB35	DMV51
		6.84%	No fee	Refund of valuation (max £630), £300 cashback			CBC06	DMW22
	5-year fixed	6.14%	£995		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBB36	DMV52
		6.34%	No fee	Refund of valuation (max £630), £300 cashback			CBC07	DMW23

75%	Lifetime Tracker	7.19%	1.00%			BBR + 1.94% for Life of Loan	CBB37	DMV53
		7.74%	No fee		2%, 1%	BBR + 2.49% for Life of Loan	CAZ85	DMV02
	1-year fixed	6.34%	1.00%		1%	BBR + 1.74%	CBB38	DMV54
	2-year fixed	6.49%	£995		4%, 3%	BBR + 3.50%	CBB39	DMV55
		6.94%	No fee	Refund of valuation (max £630), £300 cashback			CBC08	DMW24
	5-year fixed	6.24%	£995		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBB40	DMV56
6.44%		No fee	Refund of valuation (max £630), £300 cashback	CBC09			DMW25	

TIER 1 PRODUCTS. (CONT'D)

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code		
							Core	DMP	
80%	Lifetime Tracker	7.24%	1.00%			BBR + 1.99% for Life of Loan	CBB41	DMV57	
		7.79%	No fee		2%, 1%	BBR + 2.54% for Life of Loan	CAZ88	DMV05	
	1-year fixed	6.39%	1.00%		1%	BBR + 1.79%	CBB42	DMV58	
	2-year fixed	6.54%	£995		Refund of valuation (max £630), £300 cashback	4%, 3%	BBR + 4.00%	CBB43	DMV59
		6.99%	No fee					CBC10	DMW26
	5-year fixed	6.29%	£995		Refund of valuation (max £630), £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CBB44	DMV60
		6.49%	No fee					CBC11	DMW27

85%	Lifetime Tracker	7.44%	1.00%			BBR + 2.19% for Life of Loan	CBB45	DMV61	
		7.99%	No fee		2%, 1%	BBR + 2.74% for Life of Loan	CAZ91	DMV08	
	1-year fixed	6.79%	1.00%		1%	BBR + 1.99%	CBB46	DMV62	
	2-year fixed	6.94%	£995		Refund of valuation (max £630), £300 cashback	4%, 3%	BBR + 4.00%	CBB47	DMV63
		7.39%	No fee					CBC12	DMW28
	5-year fixed	6.59%	£995		Refund of valuation (max £630), £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CBB48	DMV64
		6.79%	No fee					CBC13	DMW29

TIER 2 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
70%	2-year fixed	6.54%	£995		4%, 3%	BBR + 3.50%	CBB49	DMV65
		6.99%	No fee	Refund of valuation (max £630), £300 cashback			CBC14	DMW30
	5-year fixed	6.29%	£995		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBB50	DMV66
		6.49%	No fee	Refund of valuation (max £630), £300 cashback			CBC15	DMW31

75%	Lifetime Tracker	7.29%	1.00%			BBR + 2.04% for Life of Loan	CBB51	DMV67
		7.84%	No fee		2%, 1%	BBR + 2.59% for Life of Loan	CAZ94	DMV11
	1-year fixed	6.49%	1.00%		1%	BBR + 1.84%	CBB52	DMV68
	2-year fixed	6.64%	£995		4%, 3%	BBR + 3.50%	CBB53	DMV69
		7.09%	No fee	Refund of valuation (max £630), £300 cashback			CBC16	DMW32
	5-year fixed	6.39%	£995		4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBB54	DMV70
6.59%		No fee	Refund of valuation (max £630), £300 cashback	CBC17			DMW33	

TIER 2 PRODUCTS. (CONT'D)

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
80%	Lifetime Tracker	7.34%	1.00%			BBR + 2.09% for Life of Loan	CBB55	DMV71
		7.89%	No fee		2%, 1%	BBR + 2.64% for Life of Loan	CAZ97	DMV14
	1-year fixed	6.54%	1.00%		1%	BBR + 1.89%	CBB56	DMV72
	2-year fixed	6.69%	£995		4%, 3%	BBR + 4.00%	CBB57	DMV73
		7.14%	No fee	Refund of valuation (max £630), £300 cashback			CBC18	DMW34
	5-year fixed	6.44%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CBB58	DMV74
		6.64%	No fee	Refund of valuation (max £630), £300 cashback			CBC19	DMW35

85%	Lifetime Tracker	7.54%	1.00%			BBR + 2.29% for Life of Loan	CBB59	DMV75
		8.09%	No fee		2%, 1%	BBR + 2.84% for Life of Loan	CBB01	DMV17
	1-year fixed	6.94%	1.00%		1%	BBR + 2.09%	CBB60	DMV76
	2-year fixed	7.09%	£995		4%, 3%	BBR + 4.00%	CBB61	DMV77
		7.54%	No fee	Refund of valuation (max £630), £300 cashback			CBC20	DMW36
	5-year fixed	6.74%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CBB62	DMV78
		6.94%	No fee	Refund of valuation (max £630), £300 cashback			CBC21	DMW37

TIER 3 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
70%	2-year fixed	6.69%	£995		4%, 3%	BBR + 4.00%	CBB63	DMV79
		7.14%	No fee	Refund of valuation (max £630), £300 cashback			CBC22	DMW38
	5-year fixed	6.44%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CBB64	DMV80
		6.64%	No fee	Refund of valuation (max £630), £300 cashback			CBC23	DMW39

75%	Lifetime Tracker	7.49%	1.00%			BBR + 2.24% for Life of Loan	CBB65	DMV81
		8.04%	No fee		2%, 1%	BBR + 2.79% for Life of Loan	CBB04	DMV20
	1-year fixed	6.64%	1.00%		1%	BBR + 2.04%	CBB66	DMV82
	2-year fixed	6.79%	£995		4%, 3%	BBR + 4.00%	CBB67	DMV83
		7.24%	No fee	Refund of valuation (max £630), £300 cashback			CBC24	DMW40
	5-year fixed	6.54%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CBB68	DMV84
6.74%		No fee	Refund of valuation (max £630), £300 cashback	CBC25			DMW41	

TIER 3 PRODUCTS. (CONT'D)

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
80%	Lifetime Tracker	7.54%	1.00%			BBR + 2.29% for Life of Loan	CBB69	DMV85
		8.09%	No fee		2%, 1%	BBR + 2.84% for Life of Loan	CBB07	DMV23
	1-year fixed	6.69%	1.00%		1%	BBR + 2.09%	CBB70	DMV86
	2-year fixed	6.84%	£995		4%, 3%	BBR + 4.50%	CBB71	DMV87
		7.29%	No fee	Refund of valuation (max £630), £300 cashback			CBC26	DMW42
	5-year fixed	6.59%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.50%	CBB72	DMV88
		6.79%	No fee	Refund of valuation (max £630), £300 cashback			CBC27	DMW43

85%	Lifetime Tracker	7.74%	1.00%			BBR + 2.49% for Life of Loan	CBB73	DMV89
		8.29%	No fee		2%, 1%	BBR + 3.04% for Life of Loan	CBB10	DMV26
	1-year fixed	7.09%	1.00%		1%	BBR + 2.29%	CBB74	DMV90
	2-year fixed	7.24%	£995		4%, 3%	BBR + 4.50%	CBB75	DMV91
		7.69%	No fee	Refund of valuation (max £630), £300 cashback			CBC28	DMW44
	5-year fixed	6.89%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.50%	CBB76	DMV92
		7.09%	No fee	Refund of valuation (max £630), £300 cashback			CBC29	DMW45

PRECISE.

TIER 4 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
70%	2-year fixed	6.89%	£995		4%, 3%	BBR + 4.00%	CBB77	DMV93
		7.34%	No fee	Refund of valuation (max £630), £300 cashback			CBC30	DMW46
	5-year fixed	6.64%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CBB78	DMV94
		6.84%	No fee	Refund of valuation (max £630), £300 cashback			CBC31	DMW47

75%	Lifetime Tracker	7.69%	1.00%			BBR + 2.44% for Life of Loan	CBB79	DMV95
		8.24%	No fee		2%, 1%	BBR + 2.99% for Life of Loan	CBB13	DMV29
	1-year fixed	6.84%	1.00%		1%	BBR + 2.24%	CBB80	DMV96
	2-year fixed	6.99%	£995		4%, 3%	BBR + 4.00%	CBB81	DMV97
		7.44%	No fee	Refund of valuation (max £630), £300 cashback			CBC32	DMW48
	5-year fixed	6.74%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CBB82	DMV98
6.94%		No fee	Refund of valuation (max £630), £300 cashback	CBC33			DMW49	

TIER 4 PRODUCTS. (CONT'D)

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code		
							Core	DMP	
80%	Lifetime Tracker	7.74%	1.00%			BBR + 2.49% for Life of Loan	CBB83	DMV99	
		8.29%	No fee		2%, 1%	BBR + 3.04% for Life of Loan	CBB16	DMV32	
	1-year fixed	6.89%	1.00%		1%	BBR + 2.29%	CBB84	DMW01	
	2-year fixed	7.04%	£995		Refund of valuation (max £630), £300 cashback	4%, 3%	BBR + 4.50%	CBB85	DMW02
		7.49%	No fee					CBC34	DMW50
	5-year fixed	6.79%	£995		Refund of valuation (max £630), £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 4.50%	CBB86	DMW03
		6.99%	No fee					CBC35	DMW51

85%	Lifetime Tracker	7.94%	1.00%			BBR + 2.69% for Life of Loan	CBB87	DMW04	
		8.49%	No fee		2%, 1%	BBR + 3.24% for Life of Loan	CBB19	DMV35	
	1-year fixed	7.29%	1.00%		1%	BBR + 2.49%	CBB88	DMW05	
	2-year fixed	7.44%	£995		Refund of valuation (max £630), £300 cashback	4%, 3%	BBR + 4.50%	CBB89	DMW06
		7.89%	No fee					CBC36	DMW52
	5-year fixed	7.09%	£995		Refund of valuation (max £630), £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 4.50%	CBB90	DMW07
		7.29%	No fee					CBC37	DMW53

PRECISE.

TIER 5 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code	
							Core	DMP
70%	2-year fixed	7.09%	£995		4%, 3%	BBR + 4.00%	CBB91	DMW08
		7.54%	No fee	Refund of valuation (max £630), £300 cashback			CBC38	DMW54
	5-year fixed	6.84%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CBB92	DMW09
		7.04%	No fee	Refund of valuation (max £630), £300 cashback			CBC39	DMW55

75%	2-year fixed	7.19%	£995		4%, 3%	BBR + 4.00%	CBB93	DMW10
		7.64%	No fee	Refund of valuation (max £630), £300 cashback			CBC40	DMW56
	5-year fixed	6.94%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.00%	CBB94	DMW11
		7.14%	No fee	Refund of valuation (max £630), £300 cashback			CBC41	DMW57

80%	2-year fixed	7.24%	£995		4%, 3%	BBR + 4.50%	CBB95	DMW12
		7.69%	No fee	Refund of valuation (max £630), £300 cashback			CBC42	DMW58
	5-year fixed	6.99%	£995		4%, 4%, 3%, 3%, 2%	BBR + 4.50%	CBB96	DMW13
		7.19%	No fee	Refund of valuation (max £630), £300 cashback			CBC43	DMW59

KEY CRITERIA.

ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

Tier 0 products

Defaults: 0 in 24 months

CCJ: 0 in 72 months

Mortgage and secured loan arrears: 0 in 12 months, 1 in 36 months (worst status)

Unsecured arrears: 1 in 12, 2 in 36 months

Tier 1 and tier 2 products

Defaults: 0 in 24 months

CCJ: 0 in 24 months

Mortgage and secured loan arrears: 0 in 12 months, 1 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

Tier 3 and tier 4 products

Defaults: 2 in 24 months (max £1,500 in 12 months, unlimited thereafter)

CCJ: 1 in 24 months (max £1,000 in 12 months or £2,500 in 24 months)

Mortgage and secured loan arrears: 1 in 12 months, 3 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

Tier 5 products

Defaults: 5 in 24 months

CCJ: 3 in 24 months

Mortgage and secured loan arrears: 1 in 12 months, 3 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

DMPs

Accepted on core products if satisfied more than 36 months ago. Accepted on DMP products if active or satisfied less than 36 months ago. DMPs must have been active for a minimum of 12 months. No minimum period of activity for satisfied DMPS. Debt Arrangement Schemes (DAS) accepted and treated in the same way as a DMP.

LOAN AMOUNTS AND LTV LIMITS.

Min loan size: £25,001

Max loan sizes:

£1,000,000 up to **70% LTV**

£750,000 up to **80% LTV**

£500,000 up to **85% LTV**

APPLICANT.

Min age: 21 years

Max age: 70, or 75 where proof of retirement is supplied

Max number of applicants: 2

Min income: £15,000 (primary applicant)

BANK OF ENGLAND BASE RATE (BBR) REVERSION RATE.

BBR reversion rates are variable rates linked to the Bank of England base rate.

BBR reversion rates have a floor. This means that if BBR were to fall to 0.00% or less the rate payable will be 0.00% plus the agreed set percentage above BBR. This means that the rate payable will never go below 0.00% plus the additional percentage rate.

REPAYMENT METHODS.

Capital and interest

Interest only: Max 65% LTV

Part and part: Max 75% LTV, interest only element cannot exceed 50% LTV

Affordability calculated on the selected repayment method. If an interest only element applies, a suitable repayment vehicle must be in place.

Suitable repayment vehicles:

- Sale of the mortgaged property
- Sale of an additional property
- Savings or investments
- Pension

The value of the repayment vehicle at application must cover the interest only loan amount (inclusive of fees) at mortgage term end.

TERM.

Min: 5 years

Max: 35 years

RIGHT TO BUY.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2-year fixed	7.59%	No fee	Up to 90% of discounted purchase price (plus lender fees)	4%, 3%	BBR + 3.50%	RTB73
	5-year fixed	6.99%			4%, 4%, 3%, 3%, 2%		RTB75
	2-year fixed	7.69%		Up to 100% of discounted purchase price (plus lender fees)	4%, 3%	BBR + 3.50%	RTB74
	5-year fixed	7.09%			4%, 4%, 3%, 3%, 2%		RTB76

HELP TO BUY PURCHASE.

WALES ONLY.

All products shown below are available for new build properties on the Help to Buy Wales equity loan scheme. Maximum loan and LTV are determined by the amount of the equity loan.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2-year fixed	7.69%	No fee	Refund of valuation (max £630)	4%, 3%	BBR + 3.50%	HBB63
	5-year fixed	6.99%			4%, 4%, 3%, 3%, 2%	BBR + 3.50%	HBB64

HELP TO BUY REMORTGAGE.

ENGLAND, WALES AND SCOTLAND.

All products shown below are available for properties originally purchased on any Help to Buy equity loan scheme. Maximum loan and LTV are determined by the amount of the equity loan.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2-year fixed	7.69%	No fee	Refund of valuation (max £630)	4%, 3%	BBR + 3.50%	HBB65
	5-year fixed	6.99%			4%, 4%, 3%, 3%, 2%	BBR + 3.50%	HBB66

RIGHT TO BUY AND HELP TO BUY KEY CRITERIA.

ACCEPTABLE ADVERSE.

Defaults: 0 in 24 months

CCJ: 0 in 24 months

Mortgage and secured loan arrears: 0 in 12 months, 1 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

DMPs/DASs: 0 in 36 months

Applicant must not have any defaults, CCJs or secured arrears recorded in the three months before application.

LOAN AMOUNTS AND LTV LIMITS.

Min loan size: £25,001

Max loan sizes:

Right to Buy:

£1,000,000 up to **70%**

£750,000 up to **75%**

Help to Buy Wales (Purchase): £225,000

Help to Buy England, Wales and Scotland (Remortgage):

£1,000,000 up to **70%**

£750,000 up to **80%**

APPLICANT.

Min age: 21 years

Max age: 70, or 75 where proof of retirement is supplied

Max number of applicants: 2

Min income: £15,000 (primary applicant)

BANK OF ENGLAND BASE RATE (BBR) REVERSION RATE.

BBR reversion rates are variable rates linked to the Bank of England base rate.

BBR reversion rates have a floor. This means that if BBR were to fall to 0.00% or less the rate payable will be 0.00% plus the agreed set percentage above BBR. This means that the rate payable will never go below 0.00% plus the additional percentage rate.

REPAYMENT METHODS.

Capital and interest only.

TERM.

Min: 5 years

Max: 35 years

RIGHT TO BUY ELIGIBILITY.

Available for house purchases in England only, flats are not acceptable.

Products available at both 90% and 100% of the discounted purchase price (plus lender fees) provided the loan doesn't exceed 75% of the open market value of the property, as determined by one of our panel surveyors.

Only Right to Buy schemes operated by recognised local authorities or housing associations are acceptable. Standard lending criteria applies in addition to the requirements detailed above.

We cannot accept applications where the customer has been in receipt of Housing Benefit during the last 12 months.

Visit <https://www.gov.uk/right-to-buy-buying-your-council-home> for more information on eligibility.

HELP TO BUY ELIGIBILITY.

Help to Buy purchase (Wales)

Maximum property value: £300,000

Customers will need to provide a minimum 5% deposit from their own resources.

Help to Buy remortgage

We accept applications on the Help to Buy England 2021-2023, Help to Buy Wales and Help to Buy Scotland shared equity schemes.

For full details of the Help to Buy schemes visit:

- <https://www.gov.uk/help-to-buy-equity-loan> for England
- <https://gov.wales/help-buy-wales> for Wales or
- <https://www.mygov.scot/help-to-buy> for Scotland.

FEES AND CHARGES.

Valuation fee scale

Property value	Standard valuation fee	Homebuyers report fee
£100,000	£370	£570
£150,000	£410	£600
£200,000	£445	£650
£250,000	£465	£705
£300,000	£485	£770
£350,000	£525	£815
£400,000	£560	£900
£450,000	£590	£955
£500,000	£630	£1,045
£600,000	£695	£1,105
£700,000	£750	£1,155
£800,000	£810	£1,205
£900,000	£920	£1,255
£1,000,000	£975	£1,405
£1,000,000+	Contact us for details.	

Valuation fees are payable on application and include an assessment fee of £180 which is non-refundable.

OTHER FEES.

Telegraphic transfer fee: £25

Post offer product switch fee: £70

Redemption administration fee: £40

All fees include VAT (where applicable).

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