

# Residential Ex-Pat Intermediary Product Guide



Standard Variable Rate (SVR): 8.44%

Strictly for Intermediary use **only**

Product code	Initial rate	Product	Max LTV	Max Loan	The overall cost for comparison is	Product rate floor	Product fees	Product incentives	Early Repayment Charges <sup>1</sup>
<b>Residential Ex-Pat Purchase Product – Limited Distribution</b>									
ID007	5.49%	2.95% discount from our SVR until 31 December 2026 Followed by our SVR for the remaining term	80%	£800,000	<b>8.2% APRC</b>	4.59%	£999 arrangement fee <sup>2</sup>	---	3% until 31/12/2024; and 2% until 31/12/2026.
<b>Residential Ex-Pat Remortgage Product – Limited Distribution</b>									
RID007	5.79%	2.65% discount from our SVR until 31 December 2026 Followed by our SVR for the remaining term	80%	£800,000	<b>8.2% APRC</b>	4.89%	£999 arrangement fee <sup>2</sup>	Up to £350 valuation fee contribution <sup>3</sup> ; and free standard legals.	3% until 31/12/2024; and 2% until 31/12/2026.

## What you need to know:

**Please note:** The minimum loan amount is **£50,000**, unless otherwise stated.

1 Early Repayment Charges apply during the product term. Up to 10% of the original mortgage amount can be overpaid each year without charge, however, if the mortgage is redeemed or switched to another product during the product term then the Early Repayment Charge will apply. For further details contact a member of the team.

2 The arrangement fee can be deducted from the advance or added to the mortgage. Interest is payable if the fee is added to the mortgage.

3 We'll cover the cost of a standard mortgage valuation on a property valued up to £400,000, which is equivalent to a £350 contribution towards the cost of a standard valuation. Your client may choose to have a RICS Homebuyers Report, however they will have to cover the difference in cost between a standard mortgage valuation and the RICS Homebuyers Report

4 We'll cover the costs of any standard legal fees involved. Any non-standard costs must be paid by your client. You'll be advised of any non-standard costs should any apply. If your client chooses to use our own conveyancers, they will only act for us, and not for your client, during the remortgage transaction. If your client needs to add or remove a name on the mortgage they must appoint their own solicitors, in which case they will receive £250 cashback towards their costs.

**Our discount products carry product rate floors, meaning rates cannot drop below this amount.**

**Applications are capped at 4.49 loan to income, once converted to GBP using our currency conversion calculations.**

**For enquiries on Max Loan cases over £1,000,000 contact our Business Development Team.**

**Complete**<sup>FS</sup>  
Your specialist packager distributor

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